Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Description Page 1 of 49

Fill in this information to identify your case:		 	
United States Bankruptcy Court for the:	U.S. BANKRUPTCY COURT FILED NEWARK, NJ	E	10
DISTRICT OF NEW JERSEY		2	1
Case number (if known) 17-39943	Chapter you are filing under: 2017 007 -2 A 10: 37	X	3
	2017 ■J@fiapte27 A 10: 37	ST	$ \infty $
	Chapter 12 Chapter 12	Z	B
	Chapter 13		
	BY: Chapter 13 Chapter 14 Chapter 14		

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1: Identify Yourself			
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
Your full name			
Write the name that is on your government-issued picture identification (for example, your driver's	Terrance First name		First name
license or passport).	Middle name		Middle name
Bring your picture identification to your meeting with the trustee.	Kelly Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)
All other names you have	9		
Include your married or maiden names.			
Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1297		
	Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	About Debtor 1: Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Kelly Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Kelly Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number Xerrance First name Kelly Last name and Suffix (Sr., Jr., II, III)

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 2 of 49

Det	otor 1 Terrance Kelly		Case number (if known)			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	About Debtor 1: I have not used any business name or EINs. Business name(s)	About Debtor 2 (Spouse Only in a Joint Case): I have not used any business name or EINs. Business name(s)			
	comg zaomoci ac name:	EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		40 Preston street Ridgefield Park, NJ 07660 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Bergen				
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 3 of 49

Tell the Court About Y he chapter of the ankruptcy Code you are noosing to file under	Check one	e. (For a brief desc 0)). Also, go to the	cription of each, see <i>Notice Required</i>	by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy					
he chapter of the ankruptcy Code you are	Check one (Form 201	e. (For a brief desc 0)). Also, go to the	cription of each, see <i>Notice Required</i> e top of page 1 and check the approp	by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy					
ankruptcy Code you are	(Form 201	<i>0))</i> . Also, go to th	cription of each, see <i>Notice Required</i> e top of page 1 and check the approp	by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy					
loosing to file under			Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	Chante	er 7							
	L Chapte	er 11							
	☐ Chapte	er 12							
	☐ Chapte	er 13							
ow you will pay the fee	abou orde a pro	ut how you may p er. If your attorney e-printed address	ay. Typically, if you are paying the fee is submitting your payment on your b i.	neck with the clerk's office in your local court for more details by yourself, you may pay with cash, cashier's check, or money behalf, your attorney may pay with a credit card or check with					
	■ Ine	ed to pay the fee	e in installments. If you choose this o	ption, sign and attach the Application for Individuals to Pay					
	☐ I red	quest that my feet is not required to, lies to your family	e be waived (You may request this or waive your fee, and may do so only it size and you are unable to pay the fe	otion only if you are filing for Chapter 7. By law, a judge may, f your income is less than 150% of the official poverty line the in installments). If you choose this option, you must fill out Official Form 103B) and file it with your petition.					
ave you filed for	■ No.								
	_								
or o youro.	— 103.	District	When	Case number					
		District	When	Case number					
		District	When	Case number					
re any bankruptcy	■ No								
ases pending or being led by a spouse who is ot filing this case with ou, or by a business artner, or by an ffiliate?	☐ Yes.								
		Debtor		Relationship to you					
		District	When	Case number, if known					
		Debtor	- 4 - 200	Relationship to you					
		District	When	Case number, if known					
o you rent your	□ No.	Go to line 12.							
saludiile r	Yes.	Has your landle	ord obtained an eviction judgment aga	ainst you and do you want to stay in your residence?					
		■ No. Go	to line 12.						
		_		on Judgment Against You (Form 101A) and file it with this					
	re any bankruptcy ases pending or being led by a spouse who is out filing this case with ou, or by a business artner, or by an ffiliate?	ave you filed for ankruptcy within the st 8 years? The any bankruptcy ases pending or being led by a spouse who is of filing this case with ou, or by a business artner, or by an ffiliate? No. Yes.	I need to pay the fee The Filing Fee in Inst I request that my fee but is not required to, applies to your family the Application to Har No. Yes. District District District District Pes. Debtor District Debtor District Debtor District Debtor District Destrict Destr	but is not required to, waive your fee, and may do so only if applies to your family size and you are unable to pay the fee the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison to Have the Chapter 7 Filing Fee Waived (Comparison of the Application to Have the Chapter 7 Filing Fee Waived (Comparison to Have the Chapter 7 Filing Fee Waived (Comparison to Have the Chapter 7 Filing Fee Waived (Comparison to Have the Chapter 7 Filing Fee Waived (Comparison to Have the Chapter 7 Filing Fee Waived (Comparison to Have the Chapter 7 Filing Fee Waived (Comparison to Have the Chapter 7 Filing Fee Waived (Comparison to Have the Chapter 7 Filing Fee Waived (Comparison to Have the Chapter 7 Filing Fee Waived (Comparison to Have the Chapter 7 Filing Fee Waiv					

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 4 of 49

number (if known)
7A))
1(51B))
mall business debtor so that it can set appropriate ach your most recent balance sheet, statement of hese documents do not exist, follow the procedure
ebtor according to the definition in the Bankruptcy
according to the definition in the Bankruptcy Code.
Attention

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 5 of 49

Deb	tor 1 Terrance Kelly					Case number (if known)
Par	Explain Your Efforts t	o Re	ceive a Briefing About Credit Counseling			
		Abo	out Debtor 1:		Ab	out Debtor 2 (Spouse Only in a Joint Case):
15.	Tell the court whether	You	ı must check one:		Yo	u must check one:
	you have received a briefing about credit counseling.		I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.			I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
	The law requires that you receive a briefing about credit counseling before		Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.			Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
	you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.		I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.			I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
	If you file anyway, the court can dismiss your case, you		Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.			Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
	will lose whatever filing fee you paid, and your creditors can begin collection activities again.		I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.			I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
			To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances			To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
			required you to file this case. Your case may be dismissed if the court is			Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
			dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you			If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.
			developed, if any. If you do not do so, your case may be dismissed.			Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
		_	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.			
			I am not required to receive a briefing about credit counseling because of:		Ц	I am not required to receive a briefing about credit counseling because of:
			Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	,		Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
			Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after reasonably tried to do so.			☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
			Active duty. I am currently on active military duty in a military combat zone.			 Active duty. I am currently on active military duty in a military combat zone.
			If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.			If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 6 of 49

Deb	otor 1 Terrance Kelly			Case number	(if known)
Par	t 6: Answer These Quest	ions for R	eporting Purposes		
16.	What kind of debts do you have?	16a.	Are your debts primarily consu individual primarily for a personal	mer debts? Consumer debts are define , family, or household purpose."	ed in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		ess debts? Business debts are debts the ent or through the operation of the busin	
			☐ No. Go to line 16c.	· ,	
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you owe th	hat are not consumer debts or business	debts
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. G	o to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will	■ Yes.		ou estimate that after any exempt proper le to distribute to unsecured creditors?	rty is excluded and administrative expenses
	be available for distribution to unsecured creditors?		Yes		
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-1		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
		200-9	99		
19.	How much do you estimate your assets to be worth?	□ \$100,	:50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
	The state of the s		- Thinner		
20.	How much do you estimate your liabilities	\$0 - \$		□ \$1,000,001 - \$10 million	\$500,000,001 - \$1 billion
	to be?	\$100 ,	001 - \$100,000 001 - \$500,000 001 - \$1 million	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
Par	t 7: Sign Below				
	you	I have ex	ramined this petition, and I declare	under penalty of perjury that the informa	ation provided is true and correct.
				n aware that I may proceed, if eligible, u available under each chapter, and I cho	
				ay or agree to pay someone who is not a ice required by 11 U.S.C. § 342(b).	an attorney to help me fill out this
		I request	relief in accordance with the chapte	er of title 11, United States Code, specif	ied in this petition.
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, and 3531.				
		Terrance Signature	e Kelly e of Debtor 1	Signature of Debtor 2	2
		Executed	Ion 9/25/2017	Executed on MM /	DD / YYYY

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 7 of 49

Debtor 1 Terrance Kelly	Case number (if known)
For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b)
If you are not represented by an attorney, you do not need to file this page.	and in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition in incorrect. Date Date 25 8 7
	167 Main Street Hackensack, NJ 07601 Number, Street, City, State & ZIP Code
	Contact phone 201-853-0100 Email address 027892001 Bar number & State

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 8 of 49

Fill ir	this informa	ation to identify your	case:			
Debto	or 1	Terrance Kelly				
Debto	or 2	First Name	Middle Name	Last Name		•
(Spous	e if, filing)	First Name	Middle Name	Last Name		
Unite	d States Bank	cruptcy Court for the:	DISTRICT OF NEW JERSEY			
Case (if know	number				☐ Chec	k if this is an
-					amen	ded filing
		m 106Sum				
				ertain Statistical Informati		12/15
inform	nation. Fill ou	ıt all of your schedul	es first; then complete the information of the book of	ng together, both are equally responsi mation on this form. If you are filing ar ox at the top of this page.	nended schedu	ig correct les after you file
Part 1	Summar	rize Your Assets				
					Your a Value o	ssets of what you own
		3: Property (Official Fo 55, Total real estate, fi			\$	0.00
1	lb. Copy line	62, Total personal pro	perty, from Schedule A/B		\$	733.49
1	c. Copy line 6	63, Total of all property	on Schedule A/B		\$	733.49
Part 2	Summar	ize Your Liabilities		7.00		100 110
					905000000000000000000000000000000000000	abilities tyou owe
2. 3	Schedule D: Ca. Copy the to	Creditors Who Have Cl otal you listed in Colur	aims Secured by Property (Official nn A, <i>Amount of claim</i> , at the botto	l Form 106D) om of the last page of Part 1 of <i>Schedule</i>	D \$	0.00
			Unsecured Claims (Official Form 1 I (priority unsecured claims) from	06E/F) line 6e of <i>Schedule E/F</i>	\$	0.00
3	b. Copy the f	total claims from Part 2	? (nonpriority unsecured claims) fr	om line 6j of <i>Schedule E/F</i>	\$	18,189.71
				Your total liabil	ities \$	18,189.71
				Tour total nation		10,109.71
Part 3	Summari	ize Your Income and	Expenses			
		our Income (Official For			\$	2,365.59
5. S	Schedule J: Yo	our Expenses (Official	Form 106J)		41.	
Part 4:			Administrative and Statistical R			***************************************
6. A			r Chapters 7, 11, or 13? on this part of the form. Check this	box and submit this form to the court wit		
7. W	■ Yes /hat kind of c	debt do you have?				
	Your deb	ts are primarily cons d purpose." 11 U.S.C.	umer debts. Consumer debts are § 101(8). Fill out lines 8-9g for stat	those "incurred by an individual primarily tistical purposes. 28 U.S.C. § 159.	for a personal,	family, or
] Your deb		onsumer debts. You have nothin	g to report on this part of the form. Check	k this box and su	bmit this form to
Official				d Cortain Statistical Information	_	4 -40

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 9 of 49

Deb	btor 1	Terrance Kelly	Case number (if known)	
8.	Fron 122/	n the Statement of Your Current Monthly Income: Copy your total current- N-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	nt monthly income from Official Form	\$ 2,739.93

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total cla	lm
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report a priority claims. (Copy line 6g.)	s \$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 10 of 49

Fill in this inform	ation to identify your	case and this filing:		
Debtor 1	Terrance Kelly			
Debtor 2	Filst Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bank	kruptcy Court for the:	DISTRICT OF NEW JERSE	<u>:</u> Y	
Case number				☐ Check if this is a
				amended filing
Official For	m 106A/B			
Schedule	A/B: Prop	ertv		12/15
n each category, ser	parately list and describ as complete and accura space is needed, attach	ne items. List an asset only once	e. If an asset fits in more than one category eople are filing together, both are equally re On the top of any additional pages, write yo	, list the asset in the category where you
Part 1: Describe Ea	nch Residence, Building	g, Land, or Other Real Estate Yo	ou Own or Have an Interest In	
1. Do you own or hav	ve any legal or equitable	e interest in any residence, buil	ding, land, or similar property?	
No. Go to Part 2				
Yes. Where is the	ne property?			
Part 2: Describe Yo	our Vehicles			
On vou own lease	or have local or on	sitable interest in any vehicle		
someone else drives	s. If you lease a vehicl	e, also report it on Schedule (es, whether they are registered or not' G: Executory Contracts and Unexpired Le	? Include any vehicles you own that eases.
3. Cars, vans, truc	ks, tractors, sport ut	ility vehicles, motorcycles		
■ No				
□Yes				
. Watercraft, aircr Examples: Boats,	raft, motor homes, A' trailers, motors, perso	TVs and other recreational vonal watercraft, fishing vessels	vehicles, other vehicles, and accessories s, snowmobiles, motorcycle accessories	ies
■ No				
☐ Yes				
5 Add the dollar v pages you have	value of the portion y attached for Part 2.	ou own for all of your entrie Write that number here	es from Part 2, including any entries fo	or => \$0.00
Part 3: Describe Vo	ur Personal and House	hold Itama		
		able interest in any of the fol	llowing items?	Current value of the
				portion you own? Do not deduct secured
. Household good	s and furnishings			claims or exemptions.
Examples: Major ■ No	appliances, furniture,	linens, china, kitchenware		
Yes. Describe				
Electronics Examples: Televi includ	sions and radios; aud ling cell phones, came	io, video, stereo, and digital e eras, media players, games	quipment; computers, printers, scanners;	music collections; electronic devices
Yes. Describe	·····			
	T-1	(AEO) O		
	lelevision	(\$50), Computer(\$150)		\$200.00

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 11 of 49

Debtor 1	Terrance Kelly	Case number (if known)
Examp	ibles of value les: Antiques and figurines; paintings, pr other collections, memorabilia, colle	nts, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collection tibles
■ No □ Yes.	Describe	
9. Equipm <i>Exampl</i>	ent for sports and hobbies es: Sports, photographic, exercise, and musical instruments	other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools
■ No □ Yes.	Describe	
■ No	oles: Pistols, rifles, shotguns, ammunition	, and related equipment
	Describe	
11. Clothe Examp □ No	s <i>oles:</i> Everyday clothes, furs, leather coat	s, designer wear, shoes, accessories
■ Yes.	Describe	
	Everyday Apparel	\$300
■ No □ Yes. 13. Non-far Examp ■ No □ Yes. 14. Any oth ■ No □ Yes.	Describe Im animals les: Dogs, cats, birds, horses Describe In personal and household items you Give specific information	engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver did not already list, including any health aids you did not list
15. Add the for Pa	ne dollar value of all of your entries front 3. Write that number here	m Part 3, including any entries for pages you have attached \$500.00
Part 4: Des	cribe Your Financial Assets n or have any legal or equitable intere	
		Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	es: Money you have in your wallet, in you	r home, in a safe deposit box, and on hand when you file your petition
17. Deposits	s of money es: Checking, savings, or other financial	accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar unts with the same institution, list each.
□ No ■ Yes		Institution name:
<u> </u>	17.1. Checking	Bank Of America Account ending in 2172 \$121,5

Official Form 106A/B

Schedule A/B: Property

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 12 of 49

١	Debtor 1	Terrance Kelly	Case number (if known)
1	Exam	, mutual funds, or publicly traded stooles: Bond funds, investment accounts w	
	■ No □ Yes		ssuer name:
1	,	ablicly traded stock and interests in in enture	corporated and unincorporated businesses, including an interest in an LLC, partnership, an
	■ No		
	☐ Yes.	Give specific information about them Name of entity:	
20	ivegoti	<i>abie instruments</i> include personal check:	negotiable and non-negotiable instruments s, cashiers' checks, promissory notes, and money orders. not transfer to someone by signing or delivering them.
	☐ Yes.	Give specific information about them Issuer name:	
21	<i>Examp</i> □ No		(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans
	■ Yes. t	ist each account separately. Type of account:	Institution name:
_		401(k)	Five Star Quality Care \$111.90
	■ No □ Yes	es. Agreements with landlords, prepaid i	de so that you may continue service or use from a company ent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual:
23	. Annuitie	es (A contract for a periodic payment of r	noney to you, either for life or for a number of years)
	☐ Yes	Issuer name and description	on.
24.	Interests 26 U.S.C ■ No	In an education IRA, in an account in §§ 530(b)(1), 529A(b), and 529(b)(1).	a qualified ABLE program, or under a qualified state tuition program.
	☐ Yes	Institution name and descri	ption. Separately file the records of any interests.11 U.S.C. § 521(c):
25.	Trusts, €	equitable or future interests in propert	y (other than anything listed in line 1), and rights or powers exercisable for your benefit
		Sive specific information about them	
26.	Patents, Example	copyrights, trademarks, trade secrets s: Internet domain names, websites, pro	s, and other intellectual property oceeds from royalties and licensing agreements
		ive specific information about them	
	Licenses Example ■ No	, franchises, and other general intang s: Building permits, exclusive licenses, o	libles cooperative association holdings, liquor licenses, professional licenses
	☐ Yes. G	ive specific information about them	
Mo	ney or pr	operty owed to you?	Current value of the
			portion you own? Do not deduct secured claims or exemptions.

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 13 of 49

Debto	or 1	Terrance K	Celly		Case number (if kno	own)
28. T a		funds owed to	you			
		Give specific in	nformation about the	em, including whether you	already filed the returns and the tax years	
29. Fa <i>E.</i>	xamı	support ples: Past due c	or lump sum alimon	y, spousal support, child s	upport, maintenance, divorce settlement, prop	perty settlement
		Give specific in	formation			
30. O t <i>E</i>)	xamp	oles: Unpaid wa	o ne owes you ges, disability insur npaid loans you ma	rance payments, disability ade to someone else	benefits, sick pay, vacation pay, workers' cor	npensation, Social Security
		Give specific ir	formation			
31. int Ex ■ N	camp	ts in insurance les: Health, disa	e policies ability, or life insura	nce; health savings accou	nt (HSA); credit, homeowner's, or renter's ins	urance
	es. I	Name the insura	ance company of ea Company na	ach policy and list its value		
			Company na	arrie.	Beneficiary:	Surrender or refund value:
soi	neoi meoi lo	ne has died.	iry of a living trust, o	from someone who has expect proceeds from a life	died e insurance policy, or are currently entitled to	receive property because
ПΥ	es.	Give specific in	formation			
■ N	0	against third pes: Accidents, e	ampioyment dispute	r not you have filed a law es, insurance claims, or rig	suit or made a demand for payment hts to sue	
141	U	ontingent and o		ns of every nature, includ	ling counterclaims of the debtor and rights	to set off claims
35. Any	fina		ou did not already	list		
■ No	-	Give specific info	ormation			
36. Ad for	d the	e dollar value o t 4. Write that r	of all of your entrienumber here	es from Part 4, including	any entries for pages you have attached	\$233.49
Part 5:	Desc	ribe Any Busine	ss-Related Property	You Own or Have an Interes	t In. List any real estate in Part 1.	1
37. Do yo	u ow	n or have any le	gal or equitable inter	rest in any business-related	property?	<u> </u>
		to line 38.				
Part 6:	Desci f you	ribe Any Farm- a own or have an ir	nd Commercial Fishi iterest in farmland, list	ing-Related Property You Oo tit in Part 1.	wn or Have an Interest in.	
46. Do y e	ou o o. Go	wn or have any	/ legal or equitable	e interest in any farm- or	commercial fishing-related property?	
		io to line 47.				
Part 7:	C	escribe All Prop	erty You Own or Hav	ve an Interest in That You Di	d Not List Above	

Official Form 106A/B

Schedule A/B: Property

page 4

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 14 of 49

Debi	tor 1 Terrance Kelly	111111111111111111111111111111111111111	Case number (if known)	
53. E	Do you have other property of any kind you did not already list Examples: Season tickets, country club membership	?		
	No			
	Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Write th	at number here		\$0.00
Part 8	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			***
56.	Part 2: Total vehicles, line 5	\$0.00		\$0.00
57.	Part 3: Total personal and household items, line 15	\$500.00		
58.	Part 4: Total financial assets, line 36	\$233.49		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$733.49	Copy personal property total	\$733.49
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$733.49

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 15 of 49

Fill in this infor	mation to identify your	case:			
Debtor 1	Terrance Kelly				
Debtor 2	First Name	Middle Name		Last Name	
(Spouse if, filing)	First Name	Middle Name		Last Name	!
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JERS	EY		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Fo					
Schedul	e C: The Pro	perty You Cl	ain	n as Exempt	4/10
Be as complete ar	nd accurate as possible. I sted on <i>Schedule A/B: Pi</i> d attach to this page as n	If two married people are filin	ig tog	ether, both are equally responsible f	
any applicable st funds—may be u exemption to a pa	atutory limit. Some exemple and a second	mptions—such as those fo	r hea	alth aids, rights to receive certain	One way of doing so is to state a eing exempted up to the amount of benefits, and tax-exempt retirement ue under a law that limits the it, your exemption would be limited
Part 1: Identif	y the Property You Clai	m as Exempt			
	·		en if v	our spouse is filing with you.	
		onbankruptcy exemptions.			
	niming federal exemptions		., 0.	3.0. 9 322(0)(3)	
Brief description	on of the property and line	on Command as ex		, fill in the information below.	
Schedule A/B t	hat lists this property	on Current value of the portion you own Copy the value from Schedule A/B		nount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption
	50), Computer(\$150)			\$200.00	11 U.S.C. § 522(d)(3)
Line from Scho	edule A/B: 7.1	¥200.00		100% of fair market value, up to any applicable statutory limit	6.6.6. 3 622(4)(5)
Everyday Ap		\$300.00			11 U.S.C. § 522(d)(3)
Line from Sche	edule A/B: 11.1	\$300.00		\$300.00 100% of fair market value, up to any applicable statutory limit	11 0.3.0. § 522(u)(3)
Checking: B	ank Of America	\$121.59		A404.70	11 U.S.C. § 522(d)(5)
Account end Line from Sche	ling in 2172 dule A/R: 17 1	4121.33		\$121.59	11 0.3.0. 9 522(0)(5)
	adio 70B. TT,1		П	100% of fair market value, up to any applicable statutory limit	
401(k): Five \$	Star Quality Care				441100000000000000000000000000000000000
Line from Sche		\$111.90		\$111.90	11 U.S.C. § 522(d)(12)
				100% of fair market value, up to any applicable statutory limit	
No No	stment on 4/01/19 and ev		ses fil	ed on or after the date of adjustment 215 days before you filed this case?	

Official Form 106C

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 16 of 49

Debtor 1	Terrance Kelly	Case number (if known)	

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Page 17 of 49 Petition

Fill in this infor	mation to identify your	case:		
Debtor 1	Terrance Kelly First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)				
				Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - \square Yes. Fill in all of the information below.

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 18 of 49

	Terrance Kelly			
Nahian C	First Name	Middle Name	Last Name	
Debtor 2 Spouse if, filing)	First Name	Ni dali .		
- ,		Middle Name	Last Name	
nited States B	sankruptcy Court for the:	DISTRICT OF NEW J	ERSEY	
ase number				
known)				
				Check if this is a
fficial For	m_106E/F			amended filing
chedule I	E/E: Craditana M			
medule E	E/F: Creditors W	<u>no Have Unsec</u>	ured Claims	tors with NONPRIORITY claims. List the other
. Attach the Cor ne and case nu	tors who have Claims Secu ntinuation Page to this page mber (if known).	red by Property. If more s e. If you have no informati		tors with NONPRIORITY claims. List the othe chedule A/B: Property (Official Form 106A/B) with partially secured claims that are listed in sed, fill it out, number the entries in the boxe Part. On the top of any additional pages, wri
List A	II of Your PRIORITY Uns	secured Claims		
	ors have priority unsecured	claims against you?		
No. Go to P	Part 2.			
☐ Yes.				
	II of Your NONPRIORITY			
Do any andika	ana hassa sa sa 1 11			
Do any credito	ors nave nonpriority unsecu	red claims against you?		
		red claims against you?	Nirt with your other and a	
☐ No. You hav			ourt with your other schedules.	
☐ No. You hav	ve nothing to report in this par	t. Submit this form to the co		
No. You have Yes. List all of your unsecured claim	nonpriority unsecured claim	t. Submit this form to the co	ler of the creditor who holds each cla	im. If a creditor has more than one nonpriority Do not list claims already included in Part 1. If r unsecured claims fill out the Continuation Page
☐ No. You have Yes. List all of your unsecured claim than one credito Part 2.	ve nothing to report in this par nonpriority unsecured clain, ist the creditor separately for holds a particular claim, list	t. Submit this form to the co ms in the alphabetical ord or each claim. For each clai the other creditors in Part 3	ler of the creditor who holds each cla im listed, identify what type of claim it is. 8.If you have more than three nonpriority	im. If a creditor has more than one nonpriority Do not list claims already included in Part 1. If n unsecured claims fill out the Continuation Page Total claim
☐ No. You have ☐ Yes. List all of your unsecured claim than one credito Part 2.	ve nothing to report in this par nonpriority unsecured clain, list the creditor separately for holds a particular claim, list	t. Submit this form to the co ms in the alphabetical ord or each claim. For each clai the other creditors in Part 3	ler of the creditor who holds each cla	unsecured claims fill out the Continuation Page Total claim
Yes. List all of your unsecured claim than one credito Part 2. Ace Cree. Nonpriority 123999	nonpriority unsecured clain, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street	t. Submit this form to the co	ler of the creditor who holds each cla im listed, identify what type of claim it is. 8.If you have more than three nonpriority s of account number	unsecured claims fill out the Continuation Page
Yes. List all of your unsecured claim than one credito Part 2. Ace Cree Nonpriority 123999 Flushing	ve nothing to report in this par nonpriority unsecured clair n, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street	t. Submit this form to the co	ler of the creditor who holds each cla im listed, identify what type of claim it is. 8.If you have more than three nonpriority	unsecured claims fill out the Continuation Page Total claim
Yes. List all of your unsecured claim than one credito Part 2. Ace Cree Nonpriority 123999 Flushing Number Str	nonpriority unsecured clain, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street J. NY 11101 reet City State Zip Code	t. Submit this form to the coms in the alphabetical ord or each claim. For each claim the other creditors in Part 3 Last 4 digits When was the	ler of the creditor who holds each cla im listed, identify what type of claim it is. 8.If you have more than three nonpriority s of account number	unsecured claims fill out the Continuation Page Total claim \$1,0
No. You have Yes. List all of your unsecured claim than one credito Part 2. Ace Cree Nonpriority 123999 № Flushing Number Str Who incurre	nonpriority unsecured clain, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street J, NY 11101 reet City State Zip Code red the debt? Check one.	t. Submit this form to the coms in the alphabetical order each claim. For each claim the other creditors in Part 3 Last 4 digits When was the	ler of the creditor who holds each cla im listed, identify what type of claim it is, 3.If you have more than three nonpriority s of account number he debt incurred?	unsecured claims fill out the Continuation Page Total claim \$1,0
Yes. List all of your unsecured claim than one credite Part 2. Ace Cree Nonpriority 123999 MFlushing Number Str Who incurred Debtor 1	nonpriority unsecured clain, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street J. NY 11101 eet City State Zip Code red the debt? Check one.	t. Submit this form to the coms in the alphabetical order each claim. For each claim the other creditors in Part 3 Last 4 digits When was the As of the dat	ler of the creditor who holds each claim listed, identify what type of claim it is, a.lf you have more than three nonpriority of account number the debt incurred?	unsecured claims fill out the Continuation Page Total claim \$1,0
No. You have Yes. List all of your unsecured claim than one credito Part 2. Ace Cree Nonpriority 123999 № Flushing Number Str Who incurr Debtor 1	ove nothing to report in this part of nonpriority unsecured claim, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street J. NY 11101 eet City State Zip Code red the debt? Check one.	t. Submit this form to the coms in the alphabetical order each claim. For each claim the other creditors in Part 3 Last 4 digits When was the	ler of the creditor who holds each claim listed, identify what type of claim it is, a.lf you have more than three nonpriority of account number the debt incurred?	unsecured claims fill out the Continuation Page Total claim \$1,0
No. You have Yes. List all of your unsecured claim than one credito Part 2. Ace Cree Nonpriority 123999 № Flushing Number Str Who incurr □ Debtor 1 □ Debtor 1 □ Debtor 1 □ Debtor 1	nonpriority unsecured clain, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street J, NY 11101 reet City State Zip Code red the debt? Check one.	t. Submit this form to the co	ler of the creditor who holds each claim listed, identify what type of claim it is. 3. If you have more than three nonpriority 5 of account number 6 debt incurred? 7 te you file, the claim is: Check all that it 8 ded	unsecured claims fill out the Continuation Page Total claim \$1,0
No. You have Yes. List all of your unsecured claim than one credito Part 2. Ace Creation Nonpriority 123999 Flushing Number Str. Who incurred Debtor 1 Debtor 1 At least of	nonpriority unsecured clain, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street 9, NY 11101 reet City State Zip Code red the debt? Check one. 1 only 2 only I and Debtor 2 only one of the debtors and another	t. Submit this form to the comms in the alphabetical order each claim. For each claim the other creditors in Part 3 Last 4 digits When was the standard Contingen Unliquidate Disputed Type of NONI	ler of the creditor who holds each claim listed, identify what type of claim it is. 3. If you have more than three nonpriority 5 of account number 6 debt incurred? 7 te you file, the claim is: Check all that the	unsecured claims fill out the Continuation Page Total claim \$1,0
No. You have Yes. List all of your unsecured claim than one creditor Part 2. Ace Cree Nonpriority 123999 M Flushing Number Str Who incurr □ Debtor 1 □ Debtor 1 □ At least 0 □ Check iff	nonpriority unsecured clain, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street J, NY 11101 reet City State Zip Code red the debt? Check one.	ms in the alphabetical ord or each claim. For each clai the other creditors in Part 3 Last 4 digits When was th As of the dat Contingen Unliquidate Disputed Type of NONI	ler of the creditor who holds each claim listed, identify what type of claim it is, is, if you have more than three nonpriority of account number he debt incurred? It is the claim is: Check all that he claim is: Check all tha	runsecured claims fill out the Continuation Page Total claim \$1,0
No. You have Yes. List all of your unsecured claim than one creditored claim than one credito	nonpriority unsecured clain, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street g, NY 11101 reet City State Zip Code red the debt? Check one. I only only I and Debtor 2 only one of the debtors and another of this claim is for a communi	t. Submit this form to the comms in the alphabetical ord or each claim. For each claim the other creditors in Part 3 Last 4 digits When was the As of the date Contingen Unliquidate Disputed Type of NONI Student loading Obligations	ler of the creditor who holds each claim listed, identify what type of claim it is. 3. If you have more than three nonpriority 5 of account number 6 debt incurred? 7 te you file, the claim is: Check all that is 8 debt incurred claim: 8 arising out of a separation acceptant.	runsecured claims fill out the Continuation Page Total claim \$1,0
No. You have Yes. List all of your unsecured claim than one creditored than one cre	nonpriority unsecured clain, list the creditor separately for holds a particular claim, list dit Card Creditor's Name Main Street 9, NY 11101 reet City State Zip Code red the debt? Check one. 1 only 2 only I and Debtor 2 only one of the debtors and another	ms in the alphabetical ord or each claim. For each clai the other creditors in Part 3 Last 4 digits When was th As of the dat Contingen Unliquidate Disputed Type of NONI aity Obligations report as priori	ler of the creditor who holds each claim listed, identify what type of claim it is. 3. If you have more than three nonpriority 5 of account number 6 debt incurred? 7 te you file, the claim is: Check all that is 8 debt incurred claim: 8 arising out of a separation acceptant.	runsecured claims fill out the Continuation Page Total claim \$1,0 apply

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 19 of 49

4.5			Case number (if know)	
4.2	Advantage Assets Inc. Nonpriority Creditor's Name	Last 4 digits of account numbe	r	\$1.046.00
	7322 Southwest Freeway Suite 1600 Houston, TX 77074	When was the debt incurred?		\$1,046.00
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	ar year may and orani	ins. Oneck an that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	Other, Specify Collection Docket No.		
4.3	Bank Of America Nonpriority Creditor's Name	Last 4 digits of account number	3391	\$149.00
	PO. Box 982238 El Paso, TX 79998	When was the debt incurred?	Opened 1/31/2017	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separ report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	plans, and other similar debts	
	Yes	Other. Specify Credit Card		
.4	Beta Stores c/o	Last 4 digits of account number	4455	
	Nonpriority Creditor's Name New century Financial Services 2 Ridgedale Avenue Cedar Knolls, NJ 07927	When was the debt incurred?	?	\$5,550.00
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is	: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured of	elaim:	
	Check if this claim is for a community	☐ Student loans		
1	debt Is the claim subject to offset?	☐ Obligations arising out of a separater propert as priority claims	tion agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing p	plans, and other similar debts	
I	☐ Yes	Other. Specify Collection		

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 20 of 49

	1 Terrance Kelly	Case number (if know)	
4.5	Chase Bank c/o Nonpriority Creditor's Name	Last 4 digits of account number	
	New Century Financial Service Pressler And Pressler 7 Entin Road	When was the debt incurred?	\$4,607.2
<u> </u>	Parsippany, NJ 07054 Number Street City State Zlp Code	As of the date you file the state of the	
,	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
a Is	sent s the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
•	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection Docket No.: DC-032992-11	
No	redit One Bank onpriority Creditor's Name	Last 4 digits of account number 2008	\$217.00
	O.Box 98873	When was the debt incurred? Opened 3/24/2016	
- Nu	as Vegas, NV 89193 umber Street City State Zlp Code		
W	ho incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
ls t	ot the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
_	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
Fin	nger Hut c/o	Last 4 digits of account number 4999	
Alli PO	ied Interstate Box 361477	When was the debt incurred?	\$1,505.48
Col	lumbus, OH 43236		
Who	nber Street City State Zip Code incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	t least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
LJ C debt	heck if this claim is for a community	☐ Student loans	
_	e claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not	
■ No		the priority didning	
☐ Ye	es	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Collection	

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 21 of 49

8	Home Visions	Last 4 digits of consult was				
	Nonpriority Creditor's Name 1112 7th Avenue	Last 4 digits of account number	\$270			
	Monroe, WI 53566	When was the debt incurred? Opened 12/21/2011				
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	_			
	Who incurred the debt? Check one.	опоскан индеарру				
	Debtor 1 only	☐ Contingent				
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?		☐ Unliquidated				
		☐ Disputed				
		Type of NONPRIORITY unsecured claim:				
		☐ Student loans				
		\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify Credit Card				
].	Target National Bank c/o	Last 4 digits of account number				
	Nonpriority Creditor's Name Lyons Doughty and Veldhuis		\$1,740.0			
	136 Gaither Drive Suite 100	When was the debt incurred?				
_	Mount Laurel, NJ 08054					
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply				
Who incurred the debt? Check one. ■ Debtor 1 only □ Debtor 2 only		office all that apply				
		☐ Contingent				
		☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
[☐ Check if this claim is for a community	☐ Student loans				
	s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
_	■ No	, many stating				
_		☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other Specify Collection Other Specify Docket No.: DC-016572-09				
V	Vells Fargo c/o	l get A digite of account				
N	onpriority Creditor's Name	Last 4 digits of account number	\$2,045.00			
2	lidland Funding 365 Northside Drive	When was the debt incurred?				
	uite 300					
S	an Diego, CA 92108					
Nι	Imber Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	ho incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
del	Check if this claim is for a community	Student loans				
	he claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
		Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Collection Other. Specify Collection Docket No. DC006530-14				

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 22 of 49

		•		
Debtor 1 _T	errance Kelly		Casa number (v.	
5. Use this pagis trying to have more to notified for	ge only if you have others to be collect from you for a debt you o than one creditor for any of the o any debts in Parts 1 or 2, do not	notified about your bankruptcy, for a deb owe to someone else, list the original cred debts that you listed in Parts 1 or 2, list th	Case number (if know) t that you already listed in Parts 1 or 2. For example, if a collection agency ditor in Parts 1 or 2, then list the collection agency here. Similarly, if you te additional creditors here. If you do not have additional persons to be	
Allied Interstate, LLC PO Box 361445		On which entry in Part 1 or Part 2 of Line 4.7 of (Check one):	did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims	
Columbus,	OH 43236	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured Claims	
Name and Address Jefferson Capital Systems LLC			rt 2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims	
Name and Address Lyons Doughty And Veldhuis 136 Gaither Drive Suite 100 Mount Laurel, NJ 08054		On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims		
		Last 4 digits of account number		
Name and Addro Pressier An 7 Entin Road Parsippany,	d Pressier d	On which entry in Part 1 or Part 2 did Line <u>4.4</u> of (<i>Check one</i>):	d you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims	
		Last 4 digits of account number	4455	
Part 4: Add	the Amounts for Each Type	of Unsecured Claim		
. Total the amore type of unsecu	unts of certain types of unsecur ured claim.	ed claims. This information is for statistic	cal reporting purposes only. 28 U.S.C. §159. Add the amounts for each	
Total claims	6a. Domestic support oblig	ations	Total Claim 6a. \$0.00	
from Part 1	oc. Claims for death or pers	debts you owe the government conal injury while you were intoxicated	6b. \$ 0.00 6c. \$ 0.00	
6d. Other. Add all other priority unsecured delines their				

and the second of the second o	6a.	Domestic support obligations			Total Claim
Total claims			6a.	\$	0.00
from Part 1	6b.	Taxes and certain other debts you owe the government			
	6c.	Claims for death or personal injury while you were intoxicated	6b.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6c.	\$	0.00
		and prompt discouled claims, write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	
				a —	0.00
	6f.	Student loans			Total Claim
Total claims			6f.	\$	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that			
	6h.		6g.	\$	0.00
	6i.	Debts to pension or profit-sharing plans, and other similar debts Other, Add all other popping the proping the profit was a similar debts.	6h.	\$	0,00
		Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	18,189.71
	c:	-			
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	18,189.71

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 23 of 49

Debtor 1	Terrance Kelly			
Dobtes 0	First Name	Middle Name	Last Name	
Debtor 2 Spouse if, filing)	First Name	——— <u>—</u>		ļ
		Middle Name	Last Name	
nited States Ba	ankruptcy Court for the:	DISTRICT OF NEW JER	SEY	
ase number				
known)				
				☐ Check if this is an
chedule	rm 106G G: Executory	Contracts and	I Uneypired Logo	amended filing
chedule	G: Executory	Contracts and	Unexpired Leases	5
chedule	G: Executory	Contracts and e. If two married people a py the additional page, fil ase number (if known).	Unexpired Leases re filing together, both are equal I it out, number the entries, and	S 400
chedule as complete a primation. If mo itional pages, Do you have	G: Executory nd accurate as possible ore space is needed, converte your name and c	e. II two married people a py the additional page, fil ase number (if known).	re filing together, both are equal I it out, number the entries, and a	5 12/ ^r Ty responsible for supplying correct attach it to this page. On the top of any
chedule as complete a ormation. If mo itional pages, Do you have No. Check	G: Executory nd accurate as possible ore space is needed, contract write your name and contract any executory contract this box and file this form	e. It was married people a py the additional page, fil ase number (if known). Its or unexpired leases?	re filing together, both are equal I it out, number the entries, and a	5 12/ ly responsible for supplying correct attach it to this page. On the top of any
chedule as complete a primation. If mo litional pages, Do you have No. Check	G: Executory nd accurate as possible ore space is needed, contract write your name and contract any executory contract this box and file this form	e. It was married people a py the additional page, fil ase number (if known). Its or unexpired leases?	re filing together, both are equal I it out, number the entries, and a	5 12/ ly responsible for supplying correct attach it to this page. On the top of any
chedule as complete a as complete a formation. If mo litional pages, Do you have No. Check Yes. Fill in	G: Executory nd accurate as possible ore space is needed, converte your name and converte your name and converte your name and converted this box and file this formal of the information believed.	e. It is a married people a py the additional page, fil ase number (if known). Its or unexpired leases? In with the court with your of the contacts of lease.	re filing together, both are equal I it out, number the entries, and a sharp the entries in the	S 12/ ly responsible for supplying correct attach it to this page. On the top of any

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1 Land lord 40 Preston Street Ridgefield Park, NJ 07660

Apartment lease

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 24 of 49

_	formation to identify your				
Debtor 1	Terrance Kelly				
	First Name	Middle Name	Last Name		
Debtor 2 Spouse if, filing)	First Name		rast Maule		·
		Middle Name	Last Name		i
United States	Bankruptcy Court for the:	DISTRICT OF NEW	JERSEY		
Case number					i
KIIOWII)					D Charley u
					Check if this is an amended filing
fficial F	orm 106H				amended ming
	e H: Your Code	o.b.4.o.u			
- I Guar	o ii. Tour Cour	entors			12/1
debtors are i	neonle or optition				ate as possible. If two married
1. Do you h	nave any codebtors? (if y	ou are filing a joint case	e, do not list either spouse	as a codebtor.	
■ No					
☐ Yes					
2 Within th	o look O				
Arizona, Cal	lifornia, Idaho, Louisiana, N	ived in a community p			
	,,	Jevana New Mexico D	property state or territory	? (Community property	states and territories include
- .		vevada, New Mexico, P	property state or territory uerto Rico, Texas, Washir	? (Community property gton, and Wisconsin.)	states and territories include
No. Go to	line 3.		,	? (<i>Community property</i> gton, and Wisconsin.)	states and territories include
No. Go to	line 3.		,	? (<i>Community property</i> gton, and Wisconsin.)	states and territories include
■ No. Go to □ Yes. Did y	line 3. your spouse, former spous	e, or legal equivalent liv	e with you at the time?	gion, and vvisconsin.)	
■ No. Go to □ Yes. Did y	line 3.	e, or legal equivalent liv	e with you at the time?	goon, and wisconsin.)	
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga	line 3. your spouse, former spous	e, or legal equivalent liv s. Do not include you	re with you at the time?	Vour spouse is filing	with .
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga	line 3. your spouse, former spous	e, or legal equivalent liv s. Do not include you	re with you at the time?	Vour spouse is filing	with
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga Form 106D), out Column	line 3. your spouse, former spouse, , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation).	e, or legal equivalent liv s. Do not include you hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor if ntor or cosigner, Make st lule G (Official Form 1060	your spouse is filing ire you have listed the G). Use Schedule D, S	with you. List the person sho creditor on Schedule D (Offic chedule E/F, or Schedule G to
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga Form 106D), out Column	line 3. your spouse, former spous	e, or legal equivalent liv s. Do not include you hat person is a guarar orm 106E/F), or Sched	re with you at the time?	your spouse is filing tre you have listed the 3). Use Schedule D, S	with you. List the person sho creditor on Schedule D (Offic chedule E/F, or Schedule G to
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga Form 106D), out Column Column Name, No.	line 3. your spouse, former spouse, , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation).	e, or legal equivalent liv s. Do not include you hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor if ntor or cosigner, Make st lule G (Official Form 1060	your spouse is filing ire you have listed the G). Use Schedule D, S	with you. List the person sho creditor on Schedule D (Offic chedule E/F, or Schedule G to
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga Form 106D), out Column Column Name, No.	line 3. your spouse, former spouse, , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation).	e, or legal equivalent liv s. Do not include you hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor if ntor or cosigner, Make st lule G (Official Form 1060	your spouse is filing tre you have listed the gray of the gray of the gray of the cred check all schedule D, line	with you. List the person shows creditor on Schedule D (Offic chedule E/F, or Schedule G to itor to whom you owe the deb that apply:
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga Form 106D), out Column Column Name, No.	line 3. your spouse, former spouse, , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation).	e, or legal equivalent liv s. Do not include you hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor if ntor or cosigner, Make st lule G (Official Form 1060	your spouse is filing ire you have listed the G). Use Schedule D, S Column 2: The cred Check all schedules Schedule D, line Schedule E/F, line	with you. List the person shows creditor on Schedule D (Offic chedule E/F, or Schedule G to itor to whom you owe the deb that apply:
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga Form 106D), out Column Column Name, Nu	line 3. your spouse, former spouse, , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation of the schedule E/F). 7.1: Your codebtor of the schedule E/F (State and ZIP Company).	e, or legal equivalent liv s. Do not include you hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor if ntor or cosigner, Make st lule G (Official Form 1060	your spouse is filing tre you have listed the gray of the gray of the gray of the cred check all schedule D, line	with you. List the person shows creditor on Schedule D (Offic chedule E/F, or Schedule G to itor to whom you owe the deb that apply:
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga Form 106D), out Column Column Name, No.	line 3. your spouse, former spous , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation 2. The street of the spous street of the spous spo	e, or legal equivalent liv s. Do not include you hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor intor or cosigner. Make sulule G (Official Form 1066)	your spouse is filing ire you have listed the G). Use Schedule D, S Column 2: The cred Check all schedules Schedule D, line Schedule E/F, line	with you. List the person shows creditor on Schedule D (Offic chedule E/F, or Schedule G to itor to whom you owe the deb that apply:
In Column 1 in line 2 aga Form 106D), out Column Name, Nu	line 3. your spouse, former spous , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation 2. The street of the spous street of the spous spo	e, or legal equivalent livs. S. Do not include your hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor if ntor or cosigner, Make st lule G (Official Form 1060	your spouse is filing ire you have listed the G). Use Schedule D, S Column 2: The cred Check all schedules Schedule D, line Schedule E/F, line	with you. List the person shows creditor on Schedule D (Offic chedule E/F, or Schedule G to itor to whom you owe the debthat apply:
In Column 1 in line 2 aga Form 106D), out Column Name, Nu	line 3. your spouse, former spous , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation 2. The street of the spous street of the spous spo	e, or legal equivalent livs. S. Do not include your hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor intor or cosigner. Make sulule G (Official Form 1066)	your spouse is filing ire you have listed the G). Use Schedule D, S Column 2: The cred Check all schedules Schedule D, line Schedule E/F, line	with you. List the person shows creditor on Schedule D (Offic chedule E/F, or Schedule G to itor to whom you owe the deb that apply:
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga Form 106D), out Column Column Name, Nu Name Number City	line 3. your spouse, former spous , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation 2. The street of the spous street of the spous spo	e, or legal equivalent livs. S. Do not include your hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor intor or cosigner. Make sulule G (Official Form 1066)	your spouse is filing ire you have listed the G). Use Schedule D, S Column 2: The cred Check all schedules Schedule D, line Schedule G, line Schedule G, line	with you. List the person show creditor on Schedule D (Offic chedule E/F, or Schedule G to itor to whom you owe the deb that apply:
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga Form 106D), out Column Column Name, Nu 1 Name Number City	line 3. your spouse, former spous , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation 2. The street of the spous street of the spous spo	e, or legal equivalent livs. S. Do not include your hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor intor or cosigner. Make sulule G (Official Form 1066)	your spouse is filing ire you have listed the G). Use Schedule D, S Column 2: The cred Check all schedules Schedule D, line Schedule G, line Schedule D, line Schedule D, line	with you. List the person show creditor on Schedule D (Office chedule E/F, or Schedule G to itor to whom you owe the deb that apply:
■ No. Go to □ Yes. Did y In Column 1 in line 2 aga Form 106D), out Column Column Name, Nu 1 Name Number City	line 3. your spouse, former spous , list all of your codebtor in as a codebtor only if the schedule E/F (Official Formation 2. The street of the spous street of the spous spo	e, or legal equivalent livs. S. Do not include your hat person is a guarar orm 106E/F), or Sched	re with you at the time? r spouse as a codebtor intor or cosigner. Make sulule G (Official Form 1066)	your spouse is filing ire you have listed the G). Use Schedule D, S Column 2: The cred Check all schedules Schedule D, line Schedule G, line Schedule G, line	with you. List the person show creditor on Schedule D (Offic chedule E/F, or Schedule G to itor to whom you owe the debi that apply:

	Terrance	Kelly						
Debtor 2 (Spouse, if filing)						_		
United States Bankru	uptcy Court for t	he: DISTRICT OF NEV	V.IERSEV					
Case number			V 0LK3E1			-		
(If known)						Check if thi		
						☐ An ame		
Official Form	า 1061					— ☐ A suppl 13 inco	ement showing me as of the	ng postpetition chapte following date:
Schedule I:	Your Inc	20mo				MM / DI	D/ YYYY	
e as complete and	200112040	ssible. If two married pe u are married and not fil our spouse is not filing v						12/
Part 1: Describ	e Employment	u are married and not fil our spouse is not filing v . On the top of any addi				uid case number	(IT Known). A	Answer every question
information.			Debtor 1			Debto	r 2 or non-fi	ling spouse
If you have more attach a separate	page with	Employment status	■ Employed				ployed	mg spouse
information about employers.	additional		□ Not employed			□ Not	employed	
Include part-time,	seasonal or	Occupation	Maintenance					
self-employed wo	rk.	Employer's name	Five Star Qualit	y Car	е			
		Employer's address						
Occupation may ir or homemaker, if i	nclude student it applies.	projer 3 address	655 Pomandes Teaneck, NJ 07	Walk 666				
Occupation may in	nclude student it applies.	How long employed the	Teaneck, NJ 07	666				
Occupation may ir or homemaker, if i	it applies.	How long employed th	Teaneck, NJ 07	666				
Occupation may in or homemaker, if in the or homemaker, if in the or homemaker, if it is a second or homemaker.	it applies. ails About Mon	How long employed the	Teaneck, NJ 07	666 18	r any	line, write \$0 in the	e space. Inclu	ude vour non-filing
Occupation may in or homemaker, if in the control of the control o	it applies. ails About Mon me as of the da eparated.	How long employed the thing income the thing income the you file this form. If y	Teaneck, NJ 07 nere? 5 Montl ou have nothing to re	ns port fo	r any empl	line, write \$0 in the	e space. Inclu	ude your non-filing
Occupation may in or homemaker, if in the control of the control o	it applies. ails About Mon me as of the da eparated.	How long employed the	Teaneck, NJ 07 nere? 5 Montl ou have nothing to re	ns port fo	r any empl	oyers for that pers	e space. Inclu on on the line	ude your non-filing es below. If you need
Occupation may in or homemaker, if in a continuous cont	ails About Mon me as of the da eparated. pouse have mon parate sheet to the	How long employed the third income the you file this form. If you fee than one employer, contains form.	Teaneck, NJ 07 nere? 5 Montl rou have nothing to re	ns port fo	r any empl	line, write \$0 in the oyers for that pers	e space. Inclu on on the line For Debte non-filling	es below. If you need
Occupation may in or homemaker, if in or homem	ails About Mon me as of the da eparated. pouse have mon parate sheet to the	How long employed the third income at the you file this form. If you file this form, lify the than one employer, countries form.	Teaneck, NJ 07 nere? 5 Montl rou have nothing to re	ns port fo	r any empl	oyers for that pers	on on the line	es below. If you need
Occupation may in or homemaker, if in or homem	ails About Mon me as of the da eparated. pouse have mon parate sheet to the	How long employed the third income at the you file this form. If you file this form, lify the than one employer, countries form.	Teaneck, NJ 07 nere? 5 Montl rou have nothing to re	eport fo	empl	oyers for that person	For Debte	es below. If you need or 2 or I spouse

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 26 of 49

Copy line 4 here Copy line 4 here List all payroil deductions: 5. List all payroil deductions: 5. Tax, Medicare, and Social Security deductions 5. Required repayments of retirement plans 5. Tax, Medicare, and Social Security 5. Tax, Medicare, and Social Security 5. Tax, Medicare, and Social Security 5. Domestic support obligations 5. Tax, Medicare, Specify: Meals 5. Tax, Security 5. Domestic support obligations 5. Tax, Security 5. Domestic support deductions, Specify: Meals 6. Security 6. Secu	Debtor 1	Terrance Kelly			Case numbe	er (<i>if kn</i> ov	vn)			
S. List all payroll deductions: 5. List all payroll deductions: 5. Mandatory contributions for retirement plans 5. Voluntary contributions for retirement plans 5. S. \$ 611.93 \$ N/. 5. No. Mandatory contributions for retirement plans 5. S. \$ 0.00 \$ N/. 5. Required repayments of rotirement plans 5. \$ 0.00 \$ N/. 5. Required repayments of rotirement fund loans 5. \$ 0.00 \$ N/. 5. Domestic support obligations 5. \$ 118.82 \$ N/. 5. Domestic support obligations 5. \$ 1.0.00 \$ N/. 5. Domestic support obligations 5. \$ 1.0.00 \$ N/. 5. \$ 0.00 \$ N/. 5. \$ 0.00 \$ N/. 5. \$ 0.00 \$ N/. 6. \$ 888.92 \$ N/. 7. \$ 2,365.59 \$ N/. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 2,365.59 \$ N/. 8. Net income from rental property and from operating a business, profession, or farm Altach a stalement for each property and from operating a business, profession, or farm Altach a stalement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8. Family support payments that you, a non-filing spouse, or a dependent regularly receive include almony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8. Family support payments that you regularly receive include calmony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8. Social Security 8. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance humbly income. Specify: 8. Other government assistance and the value (if known) of any non-cash assistance humbly income. Specify: 8. Other government sales and the value (if known) of any non-cash assistance humbly income. Specify: 8. Other government sales and the value (if known) of any non-cash assistance humbly income. Specify: 8. Other government sales and the value (if known) of any non-cash assistance humbly income. Add line 8 & 8b &	0		_					For De	btor 2	or
5. List all payroll deductions: 5. Tax, Medicare, and Social Security deductions 5. Mandatory contributions for retirement plans 5. No. Social Security 6. Social Security 6. Interest and dividends 8. Social Security 8. No. Observation of the value (if Known) of any non-cash assistance that you regularly receive include alimony, spousal support, child support, maintenance, divorce sattlement, and properly settlement. 8. Outer government assistance that you regularly receive include asimony, spousal support, child support, maintenance, divorce sattlement, and properly settlement. 8. Outer government assistance that you regularly receive include asimony, spousal support, child support, maintenance, divorce sattlement, and properly settlement. 8. Outer government assistance that you regularly receive include asimony, spousal support, child support, maintenance, divorce sattlement, and properly settlement. 8. Outer government assistance that you regularly receive include asimony, spousal support, child support, maintenance, divorce sattlement, and properly settlement. 8. Outer government assistance that you regularly receive include asimony proposation or retirement income. 8. Outer government sasistance and the value (if known) of any non-cash assistance that you receive, such as food stamps benefits under the Supplemental Specify: 8. Outer government assistance and the value (if known) of any non-cash assistance that you receive such as food stamps benefits under the Supplemental Specify: 8. Outer government sasistance Add line 7 + line 9. 8. Outer government sasistance and the value (if known) of any non-cash assistance that you receive such as food stamps benefits under the Supplemental Specify: 8. Outer government sasistance and the value (if known) of any non-cash assistance hall you receive such as food stamps benefits under the Supplemental Specif	Сор	y line 4 here	4	١.	\$ 2	254.5		non-fil	ing spo	use
Sec. Voluntary contributions for retirement plans 50. Voluntary contributions for retirement plans 50. Soluntary contributions for retirement plans 50. Soluntary contributions for retirement fund loans 51. Soluntary contributions for retirement fund loans 52. Soluntary contributions for retirement fund loans 53. Soluntary contributions for retirement fund loans 54. Soluntary contributions for retirement fund loans 55. Soluntary contributions for retirement fund loans 56. Soluntary contributions for retirement fund loans 57. Soluntary contributions for retirement fund loans 58. Interest and dividens. Add lines 5a+5b+5c+5d+5e	5. List	all payroll deductions:			Ψ	,,254.5	1_	» ———		N/A
Soc. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement flans 5c. Soc. Soc. Soc. Soc. Soc. Soc. Soc. So	5a.	Tax, Medicare, and Social Security deductions								
Solution of the property of the property and pusiness showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Sol. Family support shidled almony, sous also almost and property settlement. Sol. Describe almony or every settlement. Sol. Describe almony or every settlement. Sol. Describe almony. S	5b.	Manuatory contributions for retirement plans				611.9	3	\$		N/A
So. Required repayments of retirement fund loans 56. S. 0.00 \$ N// 56. Domestic support obligations 57. S. 0.00 \$ N// 58. Other deductions. Specify: Meals 58. Other deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 59. S. 0.00 \$ N// 59. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 60. S. 888.92 \$ N// Calculate total monthly take-home pay. Subtract line 6 from line 4. 70. \$ 2,365.59 \$ N// N// Calculate total monthly take-home pay. Subtract line 6 from line 4. 70. \$ 2,365.59 \$ N// N// Net income from rental property and from operating a business, profession, or farm Atlach a statement for each property and from operating a business, profession, or farm Atlach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent include allmony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. J. 0.00 \$ N//A 8c. \$ 0.00 \$ N//A 8d.		voluntary contributions for retirement plans			· — — —	0.0	0 :	\$		N/A
Significance Signi		Required repayments of retirement fund loans			· —	97.5	0 5	\$		N/A
59. Domestic support obligations 59. Union dues 59. Union dues 59. Union dues 59. Other deductions. Specify: Meals 59. Milon dues 50. Specify: Meals 50. NI/A 50. Specify: Meals 60. Spe		insurance						·		N/A
59. Union dues 59. Cher deductions. Specify: Meals 59. Specify: Meals 59. Specify: Meals 59. Specify: Meals 50. Specify: Meals 50. Specify: Meals 50. Specify: S		Domestic support obligations				118.82	2 \$	3		N/A
Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 2,365.59 \$ N/A List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. \$ 0.00 \$ N/A 8e. \$ 0.00 \$ N/A 8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Specify. 8g. Pension or retirement income 8g. \$ 0.00 \$ N/A Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ N/A Calculate monthly income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ N/A Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Specify: 11. +5 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Specific and the amount in line 11. The result is the combined monthly income.	•	Union dues			·			;		N/A
Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. Calculate total monthly take-home pay. Subtract line 6 from line 4. Calculate total monthly take-home pay. Subtract line 6 from line 4. Calculate total monthly take-home pay. Subtract line 6 from line 4. Calculate total monthly take-home pay. Subtract line 6 from line 4. Calculate monthly income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. Calculate monthly income. Add lines 7 + line 9. Calculate monthly income. Add the submary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Specify: Add the amount in the last column of line 10 to the amount in plappins. Alaculappins and received and Statistical Summary of Certain Liabilities and Related Data, if it.	5n.	Other deductions. Specify: Meals			·					N/A
Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 2,365.59 \$ N/A List all other income regularly received: 3. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends	Add t	he payroll deductions. Add lines 5a+5b+5c+5d+5c+5d+5c+5t+5c+5t	or	1.+	\$	60.67	<u>'</u> + \$			N/A
List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Altach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ N/A regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$ 0.00 \$ N/A del. \$ 0.00 \$ N/A or settlement and property settlement. 8e. Social Security 8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8g. Pension or retirement income 8g. \$ 0.00 \$ N/A or secolar secolar program or housing subsidies. 8g. Pension or retirement income 8g. \$ 0.00 \$ N/A or secolar secolar program or housing subsidies. 8g. Pension or retirement income 8g. \$ 0.00 \$ N/A or secolar secolar program or housing subsidies. 8g. Pension or retirement income 8g. \$ 0.00 \$ N/A or secolar secolar program or housing subsidies. 8g. Pension or retirement income 8g. \$ 0.00 \$ N/A or secolar program or housing subsidies. 8g. \$ 0.00 \$ N/A or secolar program or housing subsidies. 8g. \$ 0.00 \$ N/A or secolar program or housing subsidies. 8g. \$ 0.00 \$ N/A or secolar program or housing subsidies. 8g. \$ 0.00 \$ N/A or secolar program or housing subsidies. 8g. \$ 0.00 \$ N/A or secolar program or housing subsidies. 8g. \$ 0.00 \$ N/A or secolar program or housing secolar program or housi	Calcu	ilate total monthly take-home new Colds of the colds of t	6.	\$	S	888.92	\$			V/A
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ N/A e. \$ 0.00 \$	iet ~	Il other income pay. Subtract line 6 from line 4.	7.	\$	2.3	365.59	\$			
monthly net income. Ab. Interest and dividends Ab. \$ 0.00 \$ N/A	oa.	profession, or farm Attach a statement for each property and husiness,				100	¥		1	N/A
8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent local property receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ N/A										
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8e. Social Security 8e. Social Security 8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8f. \$ 0.00 \$ N/A 8h. Other monthly income. Specify: 8h. Other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ N/A Add all other income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. +\$ Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it species			8a.	. \$;	0.00	¢			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ N/A 8d. Unemployment compensation 8d. \$ 0.00 \$ N/A 8e. \$ 0.00 \$ N/A 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8g. Pension or retirement income 8g. \$ 0.00 \$ N/A 8g. Pension or retirement income 8g. \$ 0.00 \$ N/A 8h. Other monthly Income. Specify: 8h. \$ 0.00 \$ N/A Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ N/A Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Co not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 12. \$ 2	8c.	Family support navments that your arm	8b.	\$						
8d. Unemployment compensation 8e. Social Security 8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8g. Pension or retirement income 8h. Other monthly income. Specify: 8h. \$ 0.00 \$ N/A Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ N/A Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Add the amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 12. \$ 2		Include alimony, spousal support, shild support	nt			0.00	. Ψ.			// A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8g. Pension or retirement Income 8h. Other monthly income. Specify: 8g. Pension or retirement Income 8h. Other monthly income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 8h. Other monthly income. Add lines 7 + line 9. 8h. Calculate monthly income. Add line 7 + line 9. 8h. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 8tate all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. 8h. On on \$ N/A			8c.	\$		0.00	•			
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8h. Other monthly income. Specify: 8g. Pension or retirement income 8h. Other monthly income. Specify: 8g. \$ 0.00 \$ N/A Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ N/A Calculate monthly income. Add line 7 + line 9. 4dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Applies 12. \$ 2	8e (Social Security								
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8h. Other monthly income. Specify: 8g. Pension or retirement income 8h. Other monthly income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 8g. \$ 0.00 \$ N/A Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ N/A Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it										
8h. Other monthly income. Specify: 8g. \$ 0.00 \$ N/A Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ N/A Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and one include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it	ti N S	nat you receive, such as food stamps (benefits under the Supplemental lutrition Assistance Program) or housing subsidies.		•			Ψ_		N	<u>/A</u>
Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ N/A Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Add that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it	8g. P	ension or retirement income	-	\$			\$		N/	Α
Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. \$ 0.00 \$ N/A Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it	gu. C	ther monthly income. Specify:	•	\$_		0.00	\$			
Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and onto include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Applies Applies	A 11		on.+	\$		0.00	+ \$_		N/	Ā
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Propiles 12. \$ 2			9 . [\$		0.00	\$		N	/A
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Propiles 12. \$ 2	Vala 42	te monthly income. Add line 7 + line 9.	10 6		0.00= ==				1 —	
State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it	Add the	entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse			2,365.59	┤ + ├\$_		N/A	= \$	2,365.
Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Provide that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it is poplies	State all Include o other frie	other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, your	depend	ents	, your room	mates.	and] [
Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Vite that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 12. \$ 2	Do not in Specify:	clude any amounts already included in lines 2-10 or amounts that are not a	available	e to p	oay expens	es liste	d in S	chedul	e <i>J</i> .	
12. \$ 2	Add the	amount in the last column of line 40 to 11					_	11.	+\$	0.0
Combined	Vrite that pplies	t amount on the Summary of Schedules and Statistical Summary of Certain	ult is the Diabilit	con ies a	nbined mon and Related	ithly inc I <i>Data,</i> i	ome. if it	12.	\$	2,365.5
)0 vou -	Vnoot en in						i	Combi	ned
Combined Com									month	y income

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 27 of 49

Debtor 1 Terra	noe V-III.			
<u>lerra</u>	nce Kelly		Check if this is:	
Debtor 2			☐ An amended fi	lina
(Spouse, if filing)			☐ A supplement :	Showing postpotition -b
United States Bankruptcy Cou	urt for the: DISTRICT OF NEW JERSEY		to expenses a	s of the following date:
Case number			MM / DD / YYY	Υ
(If known)				
Official Form 10)6 I			
Schedule I. V.	703			
Schedule J: Yo				
nformation. If more spac	rate as possible. If two married people e is needed, attach another sheet to the er every question.	are filing together, both a	re equally roon and it is	12
umber (if known). Answ	er every question.	is form. On the top of any	additional pages, writ	for supplying correct
art 1: Describe Your			- Fuguel Will	e your name and case
Part 1: Describe Your Is this a joint case?	nousenold			
No. Go to line 2.				
	2 livo in a severe			
□ No	2 live in a separate household?			
	2 must 6la 055-1 1 =			
, cs. Deb(0)	2 must file Official Form 106J-2, Expense	ss for Separate Household c	f Debtor 2.	
Do you have depende	nts? ■ No			
Do not list Debtor 1 and	Yes. Fill out this information for			
Debtor 2.	each dependent	Dependent's relationship Debtor 1 or Debtor 2	-1	Does dependent
Do not state the		- or or Debtor 2	age	live with you?
dependents names.				□No
				□Yes
				□ No
				☐ Yes
				□ No
				☐ Yes
Do your expenses inclu				□ No
expenses of people offi	er than No			☐ Yes
yourself and your depe	ndents? Yes			
2: Estimate Your On				
	going Monthly Expenses			
nses as of a date after the	going Monthly Expenses of your bankruptcy filing date unless you he bankruptcy is filed. If this is a suppl	ou are using this form as a	supplement in a Cha	nter 13 case to read
icable date.		,	k the box at the top of	the form and fill in the
	4h			
lde expenses naid for wi		VOU KNOW		
lde expenses naid for wi	and have included it on Schedule I: You	our Income		AND THE RESERVE OF THE PERSON
lde expenses naid for wi	in non-cash government assistance if and have included it on Schedule I: Yo	our Income	Voureyno	
ide expenses paid for wi ralue of such assistance cial Form 106l.) The rental or home owns	prehin average (our Income	Your expe	nses
ide expenses paid for wi alue of such assistance cial Form 106l.) The rental or home owns	prehin average (Dur Income		nses
ide expenses paid for wi ralue of such assistance cial Form 106l.) The rental or home owne payments and any rent for	prehin average (Dur Income	Your expe	750.00
ide expenses paid for wi ralue of such assistance cial Form 106l.) The rental or home owne payments and any rent for f not included in line 4:	prehin average (Dur Income		
Ide expenses paid for wirelie of such assistance cial Form 106l.) The rental or home owner payments and any rent for fort included in line 4: A. Real estate taxes	ership expenses for your residence. Income ground or lot.	Dur Income		
Ide expenses paid for wireline of such assistance cial Form 106l.) The rental or home owner payments and any rent for f not included in line 4: A. Real estate taxes b. Property, homeowne	ership expenses for your residence. Income ground or lot.	clude first mortgage 4.	\$	750.00
ralue of such assistance cial Form 106l.) The rental or home owner coayments and any rent for f not included in line 4: a. Real estate taxes b. Property, homeowner c. Home maintenance,	ership expenses for your residence. Income the ground or lot. r's, or renter's insurance	clude first mortgage 4. 4a. 4b.	\$ \$ \$	750.00 0.00
Ide expenses paid for wivalue of such assistance cial Form 106l.) The rental or home owner payments and any rent for included in line 4: A. Real estate taxes B. Property, homeowner to the maintenance, d. Homeowner's associal.	ership expenses for your residence. Income ground or lot.	clude first mortgage 4. 4a. 4b. 4c.	\$ \$ \$ \$	750.00

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 28 of 49

6. Utilities:	Case number (if know	n)
6a. Electricity, heat, natural gas		
6b. Water, sewer, garbage collection	6a. \$	400.00
6c. Telephone cell phone internet	6b. \$	197.00
6c. Telephone, cell phone, Internet, satellite, and cable services6d. Other. Specify:	6c. \$	0.00
7. Food and housekeeping supplies	6d. \$	180.00
Childcare and children's education costs	7. \$	0.00
Clothing, laundry, and dry cleaning	8. \$	350.00
Personal care products and services	9. \$ ———	0.00
Medical and dental expenses	10. \$	100.00
2. Transportation Includes	11. \$	100.00
2. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	, i, û	110.00
5. Entertainment, clubs, recreation, neuronal	12. \$	250.00
4. Charitable contributions and religious donations	13. \$	
2. Insurance.	14. \$	150.00
Do not include insurance deducted from	· · · · · · · · · · · · · · · · · · ·	0.00
15b. Health insurance	15a. \$	0.00
15c. Vehicle insurance	15b. \$	0.00
15d. Other insurance Specific	15c. \$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	15d. \$	0.00
Specify: Specify:		0.00
Installment or lease payments:	16. \$	0.00
17a. Car payments for Vehicle 1	·————	0.00
17b. Car payments for Vehicle 2	17a. \$	0.00
17c. Other. Specify:	17b. \$	0.00
17d. Other Specify:	17c. \$	
Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5. Schedule 1. Your payers	17d. \$	0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments you make to support others who income (Official Form 106I).		0.00
	18. \$	0.00
Specify:	\$	0.00
Other real property expenses not included in lines 4 or 5 of this form or on Sche 20a. Mortgages on other property	19.	
20a. Mortgages on other property	dule I: Your Income.	
20b. Real estate taxes	20a. \$	
20c. Property, homeowner's, or renter's insurance	20b. \$	0.00
200. Maintenance, repair, and unkeep expanses	20c. \$	0.00
20e. Homeowner's association or condominium dues	20d. \$	0.00
Other: Specify:	20e. \$	0.00
Calculate your monthly expenses	21. +\$	0.00
22a. Add lines 4 through 21.		
22h Convine 32 (month)	\$	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	φ	2,187.00
22c. Add line 22a and 22b. The result is your monthly expenses.	ð	
Calculate your monthly net income.	\$	2,187.00
23a. Copy line 12 (your combined monthly income) from Schedule I.	L	
23b. Copy your monthly expenses from line 22c above.	23a. \$	• • • • • •
ry your monthly expenses from line 22c above.	23b\$	2,365.59
23c. Subtract your monthly expenses from your monthly income.		2,187.00
The result is your monthly net income.		
	23c. \$	178.59
Oo you expect an increase or decrease in your expenses within the year after you notification to the terms of		
or example, do you expect to finish paying for your expenses within the year after you nodification to the terms of your mortgage? No.	file this form?	
No.	ortgage payment to increas	se or decrease because of a
Yes. Explain here:		

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 29 of 49

Fill in this infor Debtor 1	Terrance Kelly				
	First Name	Middle Name			
Debtor 2		madic Haine	Last Name		
Spouse if, filing)	First Name	Middle Name	Last Name		
Inited States Ba	ankruptcy Court for the:	DISTRICT OF NEW JERSEY			
ase number					
f known)					
				☐ Check if th amended f	
					iiirig
fficial Form	106Dec				
eclarati	ion About a	n Indicate un	•		
Joiarati	S JUDUA IIOI	n Individual De	btor's Schedul	es	
/O married nec	onlo are fille	both are equally responsible			12
	,				
i iillist tila thie	form who are	e bankruptcy schedules or am connection with a bankruptcy 19, and 3571.			perty, or r up to 20
amust file this aining money or both. 18	form who are				perty, or r up to 26
amust file this aining money d rs, or both. 18	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below	e bankruptcy schedules or am connection with a bankruptcy 19, and 3571.	ended schedules. Making a fa case can result in fines up to	lse statement, concealing pro \$250,000, or imprisonment fo	perty, or r up to 20
amust file this aining money d rs, or both. 18	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below		ended schedules. Making a fa case can result in fines up to	lse statement, concealing pro \$250,000, or imprisonment fo	perty, or r up to 20
Sign I	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below Or agree to pay someor	e bankruptcy schedules or am connection with a bankruptcy 19, and 3571.	ended schedules. Making a fa case can result in fines up to	lse statement, concealing pro \$250,000, or imprisonment fo	perty, or r up to 20
Sign I	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below	e bankruptcy schedules or am connection with a bankruptcy 19, and 3571.	ended schedules. Making a fa case can result in fines up to elp you fill out bankruptcy for	lse statement, concealing pro \$250,000, or imprisonment for statement fo	r up to 20
Sign I	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below Or agree to pay someor	e bankruptcy schedules or ame connection with a bankruptcy 19, and 3571.	ended schedules. Making a fa case can result in fines up to elp you fill out bankruptcy for	lse statement, concealing pro \$250,000, or imprisonment fo	r up to 20
Sign I Did you pay o	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below or agree to pay someor	e bankruptcy schedules or am connection with a bankruptcy 19, and 3571.	ended schedules. Making a fa case can result in fines up to selp you fill out bankruptcy for Attac Deci	lse statement, concealing pro \$250,000, or imprisonment fo rms? ch Bankruptcy Petition Preparer laration, and Signature (Official I	r up to 20
Sign I Did you pay o	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below or agree to pay someor	e bankruptcy schedules or am connection with a bankruptcy 19, and 3571.	ended schedules. Making a fa case can result in fines up to selp you fill out bankruptcy for Attac Deci	lse statement, concealing pro \$250,000, or imprisonment fo rms? ch Bankruptcy Petition Preparer laration, and Signature (Official I	r up to 20
Sign I Did you pay o	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below or agree to pay someor	e bankruptcy schedules or ame connection with a bankruptcy 19, and 3571.	ended schedules. Making a fa case can result in fines up to selp you fill out bankruptcy for Attac Deci	lse statement, concealing pro \$250,000, or imprisonment fo rms? ch Bankruptcy Petition Preparer laration, and Signature (Official I	r up to 20
Did you pay on Yes. Nar Under penalty that they are tr X Terrance	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below or agree to pay someor me of person of perjury, I declare that the and correct. Kelly	e bankruptcy schedules or ame connection with a bankruptcy in 19, and 3571. The who is NOT an attorney to he who is NOT an attorney and at I have read the summary and	ended schedules. Making a fa case can result in fines up to delp you fill out bankruptcy for Attac Deci	lse statement, concealing pro \$250,000, or imprisonment fo rms? ch Bankruptcy Petition Preparer laration, and Signature (Official I	r up to 20
Did you pay on Yes. Nar Under penalty that they are tr	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below or agree to pay someor me of person of perjury, I declare that the and correct. Kelly	e bankruptcy schedules or ame connection with a bankruptcy in 19, and 3571. The who is NOT an attorney to he who is NOT an attorney and at I have read the summary and	ended schedules. Making a fa case can result in fines up to nelp you fill out bankruptcy for Attac Deci	lse statement, concealing pro \$250,000, or imprisonment fo rms? ch Bankruptcy Petition Preparer laration, and Signature (Official I	r up to 20
Did you pay on Yes. Nar Under penalty that they are tr X Terrance	form whenever you file or property by fraud in U.S.C. §§ 152, 1341, 15 Below or agree to pay someor me of person of perjury, I declare that the and correct. Kelly	e bankruptcy schedules or ame connection with a bankruptcy in 19, and 3571. The who is NOT an attorney to he who is NOT an attorney and at I have read the summary and	ended schedules. Making a fa case can result in fines up to delp you fill out bankruptcy for Attac Deci	lse statement, concealing pro \$250,000, or imprisonment fo rms? ch Bankruptcy Petition Preparer laration, and Signature (Official I	r up to 20

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 30 of 49

Debtor 1	Terrance Kel	ly			
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name			
United States Ba	nkruptcy Court for t		Last Name		
	micropicy Court for t	he: DISTRICT OF NEW	JERSEY		
Case number (if known)					
					7 Chook if this
					☐ Check if this is an amended filing
Official Fo	rm 107				aming
Statement	111 107				
catement	of Financia	I Affairs for Indi	ividuals Filing fo	r Rankrumton	
e as complete a	nd accurate as pos	ssible. If two married neo	nle are filing to math	Dankruptcy	4
umber (if known	ore space is neede	d, attach a separate shee	t to this form. On the top o	r Bankruptcy are equally responsible for f any additional pages, write	supplying correct
	,	2031101),	•	any additional pages, write	your name and case
art 1: Give De	etails About Your I	Marital Status and Where	You Lived Before		
What is your	current marital sta	tus?			
☐ Married					
Not marri	ed				
During the las	t 3 years, have you	ı lived anywhere other tha	an where you live		
■ No			an where you live now?		
- 110	Il of the place.	P. de se			
103. List a	in of the places you	lived in the last 3 years. Do	o not include where you live r	now.	
Debtor 1 Prior	Address:	Dates Debtor			
1000		lived there			Dates Debtor 2
Within the last es and territories	8 years, did you e	ver live with a spouse or !	egal equivalent in a comm	unity property state or territo Rico, Texas, Washington and	lived there
and torritories	molude Arizona, Ca	lifornia, Idaho, Louisiana, N	levada, New Mexico, Puerto	unity property state or territo Rico, Texas, Washington and	ry? (Community property
					vvisconsin.)
Yes. Make	sure you fill out Sc!	nedule H: Your Codebtors (Official Form 106H)		
Explaint	ne Sources of You	' income			
Did you have ar	y income from em	ployment or from operation	nn - L!	year or the two previous cale	
If you are filing a	nount of income you	received from all jobs and	ng a business during this y all businesses, including par	year or the two previous cale	ndar years?
	John Gade and your	rave income that you receiv	all businesses, including par ve together, list it only once u	inder Debtor 1.	
_					
□ No	ne details.				
_		Debtor 1			
□ No				Debtor 2	
□ No		Sources of Incom-	_		
□ No	,	ources of income	Gross income	Sources of income	
□ No ■ Yes. Fill in th	ì	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions
□ No ■ Yes. Fill in the	Irrent voor until	Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income
□ No ■ Yes. Fill in th	rrent year until	ources of income	Gross income (before deductions and	Sources of income	Gross income (before deductions

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 31 of 49

	rance Kelly		Ca	se number (if known)	
		Debtor 1		Debtor 2	
		Sources of Income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross Income (before deductions
For last calend (January 1 to D	ar year: ecember 31, 2016)	■ Wages, commissions, bonuses, tips	\$2,704.00	☐ Wages, commissions, bonuses, tips	and exclusions)
		Operating a business		☐ Operating a business	
or the calenda January 1 to D	r year before that: ecember 31, 2015)	■ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	
		Operating a business		Operating a business	
■ No		,	y moldde income (i)	at you listed in line 4.	
List each sou	rce and the gross inc	ner that income is taxable. Exe pensions; rental income; inter se and you have income that y ome from each source separat	elv. Do not include income the	ny once under Debtor 1.	,
■ No				ar you noted in mile 4.	
☐ Yes. Fill	in the details.				
		Debtor 1 Sources of income Describe below.	Gross income from each source	Debtor 2 Sources of income Describe below.	Gross income
			(before deductions and exclusions)		(before deductions and exclusions)
rt 3: List Ce	rtain Payments You	Made Before You Filed for B	ankruptcy		
Are either De	btor 1's or Debtor 2's	s debts primarily consumer	debts?		
ind	ividual primarily for a	ebtor 2 has primarily consumer of personal, family, or household	n er debts. Consumer debts a purpose."	re defined in 11 U.S.C. § 101(8) as "incurred by an
	ring the 90 days befor	e you filed for bankruptcy, did		F. #C 4054	
	ge oo days belol	· · · · · · · · · · · · · · · · · · ·	you pay any creditor a total o		
Dui			you pay any creditor a total o		
Dui	Yes List below ea	ach creditor to whom you paid a ditor. Do not include payments	a total of \$6,425* or more in o for domestic support obligati	ne or more payments and the	total amount you l alimony. Also, do
Dui □ 	Yes List below ear paid that cre- not include propert to adjustment of the control of the contro	ach creditor to whom you paid a ditor. Do not include payments ayments to an attorney for this on 4/01/19 and every 3 years a	a total of \$6,425* or more in o for domestic support obligati bankruptcy case. Ifter that for cases filed on or	one or more payments and the ons, such as child support and after the date of adjustment.	total amount you l alimony. Also, do
Duri	Yes List below ear paid that cree not include pubject to adjustment of tor 1 or Debtor 2 or ng the 90 days before No. Go to line 7.	ach creditor to whom you paid a ditor. Do not include payments ayments to an attorney for this on 4/01/19 and every 3 years a	a total of \$6,425* or more in o for domestic support obligati bankruptcy case. Ifter that for cases filed on or	one or more payments and the ons, such as child support and after the date of adjustment.	total amount you I alimony. Also, do
Duri	Yes List below ear paid that cree not include pubject to adjustment of the following the 90 days before No. Go to line 7. Yes List below ear	ach creditor to whom you paid a ditor. Do not include payments ayments to an attorney for this on 4/01/19 and every 3 years a	a total of \$6,425* or more in of for domestic support obligation bankruptcy case. If the that for cases filed on or the debts. You pay any creditor a total of	one or more payments and the cons, such as child support and after the date of adjustment. \$600 or more?	l alimony. Also, do

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 32 of 49

Chase Bank c/o New Century Financial Co. Explain what happened Payroll Figure 5.2/2047	tor 1 Terrance Kelly		Case	number (if know	vn)	
No	Within 1 year before you filed for bankru Insiders include your relatives; any general of which you are an officer, director, person a business you operate as a sole proprietor alimony.	ptcy, did you make a pay partners; relatives of any in control, or owner of 20° . 11 U.S.C. § 101. Include	/ment on a debt you ov general partners; partner % or more of their voting payments for domestic s	ed anyone wighted ships of which securities; and upport obligations.	ho was an ins you are a gene any managing ons, such as ch	ider? ral partner; corpon agent, including or nild support and
Yes. List all payments to an insider. Insider's Name and Address Dates of payment Total amount point Amount you still owe Reason for this payments of the payments of the payments of the payments on debts guaranteed or cosigned by an insider.						and support and
Insider's Name and Address Dates of payment Total amount policy Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that be insider? No Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount paid Amount you paid Amount you still owe Reason for this payment insider. Insider's Name and Address Dates of payment Total amount paid Amount you paid Amount you paid Amount you still owe Reason for this payment insider. Insider's Name and Address Dates of payment Total amount paid Amount you property account of a debt that be insider. Insider's Name and Address Dates of payment Total amount paid Amount you property account of a debt that be insider. Insider's Name and Address Dates of payments or transfer any property on account of a debt that be insider. Reason for this payment insider. Reason for this payment insider. Insider's Name and Address Dates of payments or transfer any property on account of a debt that be insider. Reason for this payment insider. Reason for						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that be insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider Insider's Name and Address Dates of payment Insider's Name and Address Dates of payments or transfer any property on account of a debt that be insidered insider. Insider's Name and Address Dates of payments or transfer any property on account of a debt that be insidered insider. Insider's Name and Address Dates of payments or transfer any property on account of a debt that be insider. Insider's Name and Address Dates of payment insider. Insider's Name and Address Dates of payment insider. Insider's Name and Address Dates of payments or transfer any property on account of the about on a debt that be insider. Insider's Name and Address Dates of payment insider. Insider's Name and Address Dates	- voi. List all payments to an insider.					
No Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount pald still owe Include creditor's name Includer's Name and Address Dates of payment Total amount pald still owe Include creditor's name Includer's Name and Address Dates of payment Total amount pald still owe Include creditor's name Includer's Name and Address Dates of payment Total amount pald still owe Include creditor's name Includer's Name and Address Dates of payment Total amount pald still owe Includer creditor's name Includer's Name and Address Dates of payment Total amount pald still owe Includer creditor's name Includer's Name Includer Creditor's name Includer Creditor's name Includer's Name Includer Creditor's name In			paid	etill owo		
No	Vithin 1 year before you filed for bankrup isider? iclude payments on debts guaranteed or co	etcy, did you make any passioned by an insider	ayments or transfer an	/ property on	account of a d	lebt that benefited
Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount paid Amount you still owe Incided creditor's name Insider's Name and Address Dates of payment Total amount paid Amount you still owe Incided creditor's name Insider's Name and Address Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? modifications, and contract disputes. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? modifications, and contract disputes. Notice of the case Court or agency Status of the case Court or agency Status of the case Case number Pending Pend		raighted by an insider.				
Insider's Name and Address Dates of payment Total amount paid Amount you still owe						
Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? modifications, and contract disputes. No Yes. Fill in the details.						
Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? modifications, and contract disputes. No	nsider's Name and Address	Dates of payment			Reason for	this payment
Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No	Identify Legal Actions, Repossession	ns and Foreslands	,	Still OW6	include cred	itor's name
Midland Funding, LLC VS Terrance Kelly DC-0065530-14 Target National Bank VS Terrance Kelly DC-016572-09 New Century Financial Services VS Terrance Kelly DC-032332-11 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or left for Name and Address No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Pending Superior Court Of New Jersey So West Market Street Newark, NJ 07102 Superior Court Of New Jersey So West Market Street Newark, NJ 07102 Pending On appeal Concluded On appeal Concluded Pending On appeal On appeal Concluded Pending On appeal On a	No Yes. Fill in the details. ase title					
VS Terrance Kelly DC-0065530-14 Garnishment Superior Court Of New Jersey Terrance Kelly DC-016572-09 New Century Financial Services VS Terrance Kelly DC-016572-09 No. Go to line 11. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Property Was repossessed. Describe the Property Property Was repossessed. Property was foreclosed. Property was foreclosed.		Nature of the case	Court or agency		Status of the	case
Terrance Kelly DC-0065530-14 Target National Bank VS Terrance Kelly DC-016572-09 New Century Financial Services Civil Superior Court Of New Jersey 50 West Market Street Newark, NJ 07102 Superior Court Of New Jersey 50 West Market Street Newark, NJ 07102 New Century Financial Services Civil Superior Court Of New Jersey Concluded New Century Financial Services VS Terrance Kelly DC-032332-11 Superior Court Of New Jersey On appeal Concluded Pending On appeal Concluded Pending On appeal Concluded Newark, NJ 07102 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Pending On appeal Concluded Property repossessed, foreclosed, garnished, attached, seized, or le Explain what happened Payroll Side Value Property Side Value Property Was repossessed. Property was foreclosed.	dland Funding, LLC	Garnishment	Superior Court Of	Ma		
DC-0065530-14 Target National Bank VS Terrance Kelly DC-016572-09 New Century Financial Services VS Terrance Kelly DC-032332-11 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le Within 1 Year Before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le Within 1 Year Before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le Within 1 Year Before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le Within 1 Year Before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le Within 1 Year Before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le Within 1 Year Before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le Explain what happened Explain what happened Payroll Explain what happened Payroll Forperty was repossessed. Property was foreclosed.			Jersey			
Target National Bank VS Terrance Kelly DC-016572-09 New Century Financial Services VS Terrance Kelly DC-016572-09 Civil Suprerior Court Of New Jersey Concluded Newark, NJ 07102 New Century Financial Services VS Terrance Kelly DC-032332-11 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or letter that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Explain what happened Payroll Financial Service Pressler And Pressler Property was repossessed. Property was foreclosed.	-0065530-14		50 West Market St	eet		
Terrance Kelly DC-016572-09 Solution Superior Court Of New Pending Concluded Pending Concluded Pending Concluded Pending Pending Concluded Pending Pe	rget National Bank	Garnishment				
DC-016572-09 Suprerior Court Of New Pending On appeal			Jersey	vew		
New Century Financial Services Civil Suprerior Court Of New Jersey 50 West Market Street Newark, NJ 07102 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or letter that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Explain what happened Payroll Explain what happened Chase Bank c/o New Century Financial Service Pressler And Pressler 7 Entin Road Property was foreclosed.	-016572-09		50 West Market Str	eet		
Terrance Kelly DC-032332-11 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Explain what happened Chase Bank c/o New Century Financial Service Pressler And Pressler 7 Entin Road Parsippany. N.I. 07054			Newark, NJ 07102		Concluded	İ
Terrance Kelly DC-032332-11 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or le Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Explain what happened Payroll Property was repossessed. Property was foreclosed. Date Value 5/3/2017 - \$1,36 Property was foreclosed.	w Century Financial Services	Civil	Suprerior Court Of	New	□ Pord:	
DC-032332-11 So West Market Street Newark, NJ 07102 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or letter that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Explain what happened Payroll Property was repossessed. Property was foreclosed.	rance Kelly		Jersey			
No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Explain what happened Chase Bank c/o New Century Financial Service Pressler And Pressler 7 Entin Road Parsippany, N.I. 07054 Property was foreclosed.	-032332-11		Newark, NJ 07102	et		
No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Explain what happened Payroll Date Value Explain what happened Payroll 5/3/2017 - \$1,3 Property was repossessed. Property was foreclosed.	in 1 year before you filed for bankruptcy	, was any of your proper	ty renessand family		<u></u>	
Creditor Name and Address Describe the Property Explain what happened Chase Bank c/o New Century Financial Service Pressler And Pressler 7 Entin Road Parsippany, N.I. 07054 Date Value property 5/3/2017 - \$1,3.9 9/6/2017		, , , , , , , , , , , , , , , , , , , ,	-y -topossesseu, 101eCI(sea, garnishe	ed, attached, s	eized, or levied?
Creditor Name and Address Describe the Property Explain what happened Chase Bank c/o New Century Financial Service Pressler And Pressler 7 Entin Road Parsippany, N.I. 07054 Date Value property 5/3/2017 - \$1,3.9 9/6/2017						
Chase Bank c/o New Century Financial Service Pressler And Pressler 7 Entin Road Parsippany, N.I. 17054 Date Explain what happened Payroll Foperty was repossessed. Property was foreclosed.	litera Managaran da ara	Describe the D				
Chase Bank c/o New Century Financial Service Pressler And Pressler 7 Entin Road Payroll Explain what happened Payroll 5/3/2017 - \$1,3000 Property was repossessed. Property was foreclosed.				Date		Value of the
New Century Financial Service Pressler And Pressler 7 Entin Road Parsippany, N.I. 17054 Fayroll 5/3/2017 - \$1,3 9/6/2017 Property was repossessed.				n kaling i Tanggan		property
7 Entin Road Property was repossessed. Property was repossessed. Property was foreclosed.	Century Financial Service	Payroll		5/3/201	7 -	\$4.340.50
7 Entin Road Parsippany, N.I. 17054 Property was repossessed.	Sier And Pressier	Property was renessed				\$1,342.52
	tin Road	Property was repossess	e u.			
Transfer was garnisticu.						
☐ Property was attached, seized or levied.						

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 33 of 49

	☐ Yes. Fill in the details. Creditor Name and Address	bankruptcy, did any creditor, including a bank or financia ent because you owed a debt? Describe the action the creditor took	al institution, set off an	V amounts for
	Creditor Name and Address	Describe the action the creditor took		y amounts from you
		Describe the action the creditor took		
		Describe the action the creditor took		
12. 1	within 1 year before you filed for ha		Date action was taken	Amou
	court-appointed receiver, a custodia	nkruptcy, was any of your property in the possession of nn, or another official?	an assignee for the ber	nefit of creditors, a
Ē	■ No □ Yes			
Part 5	5: List Certain Gifts and Contribu	tions		
13. W	Vithin 2 years before you filed for ba ■ No	inkruptcy, did you give any gifts with a total value of mor	e than \$600 per person	?
	Yes. Fill in the details for each gift.		, p. p. p. 0011	•
p	Sifts with a total value of more than per person	\$600 Describe the gifts	Dates you gave	
	10000000		the gifts	Valu
^	erson to Whom You Gave the Gift and dress:			
4. Wi	ithin 2 years before you filed for har	nkruptcy, did you give any gifts or contributions with a to		
	No	iki upicy, aid you give any gifts or contributions with a to	tal value of more than :	\$600 to any charity
	Yes. Fill in the details for each gift o	r contribution		Food to any charity
Cr Ac	ifts or contributions to charities that ore than \$600 harity's Name didress (Number, Street, City, State and ZIP Collist Certain Losses	wat you contributed	Dates you contributed	Value
		ruptcy or since you filed for bankruptcy, did you lose any		
9	, amoning r	a see assistantiality, did you lose any	thing because of theft,	fire, other disaster
	No			
	Yes. Fill in the details.			
Des	scribe the property you lost and	Dosoribe and I		
Des	Yes. Fill in the details. scribe the property you lost and w the loss occurred	Describe any insurance coverage for the loss	Date of your	Value of property
Des hov	scribe the property you lost and w the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property	Date of your loss	Value of property lost
Des hov	scribe the property you lost and	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property		
Des how	List Certain Payments or Transfer	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. s uptcy, did you or anyone else acting on your behalf.	loss	lost
Des how	List Certain Payments or Transfer in 1 year before you filed for bankru sulted about seeking bankruptcy or de any attorneys, bankruptcy petition p	include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	loss	lost
Des how	List Certain Payments or Transfer in 1 year before you filed for bankrulted about seeking bankruptcy or de any attorneys, bankruptcy petition powers. Fill in the details.	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. s uptcy, did you or anyone else acting on your behalf pay o preparing a bankruptcy petition? preparers, or credit counseling agencies for services required	loss	lost
rt 7: Withit cons include Pers Addr Emai	List Certain Payments or Transfer in 1 year before you filed for bankrulted about seeking bankruptcy or de any attorneys, bankruptcy petition powers. Fill in the details.	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. s uptcy, did you or anyone else acting on your behalf pay o preparing a bankruptcy petition? preparers, or credit counseling agencies for services required Description and value of any property transferred	loss	lost

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 34 of 49

D						Case nur	nber (if known)	
17	. Wit pro Do	thin 1 year before y omised to help you not include any payr	ou filed for bank deal with your cr nent or transfer th	ruptcy, did you or anyo reditors or to make pay at you listed on line 16.	one else acting ments to your	on your behalf p	oay or transfer any pro	operty to anyone who
		No						
		Yes. Fill in the deta	ıils.					
	Pe Ad	rson Who Was Paid	figure de la companya	Description	and value of a	ny proposty	.	
	y 0.3			transferred		пу ргоректу	Date payment	Amount
10	187741						or transfer was	payme
10.	tran: Incluinclu	nin 2 years before y sferred in the ordin ude both outright tran ide gifts and transfer:	ou filed for bank ary course of yousfers and transfer s that you have all	ruptcy, did you sell, tra ur business or financia s made as security (suc ready listed on this state	ade, or otherwi al affairs? h as the grantin ment.	se transfer any p	property to anyone, ot	her than property
		Yes. Fill in the detail						
	Add	son Who Received Iress	Transfer	Description a property tran	and value of	Descrit	oe any property or	Date transfer wa
		son's relationship to				paid in	nts received or debts exchange	made
9.	Withi benet	i <mark>n 10 years before y</mark> ficiary? (These are o No	ou filed for bank often called asset-	ruptcy, did you transfe protection devices.)	r any property	to a self-settled	trust or similar device	of which you are a
		Yes. Fill in the details						
		e of trust	•					
art	8:		noial Assessment			property transfe	rred 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Part 0. V s	vitnin old, r iclud	List of Certain Fina 1 1 year before you moved, or transferre	filed for bankrup ed?	Instruments, Safe Depo	osit Boxes, and	d Storage Units	es de la	made
0. V s	vitnin old, r iclud	List of Certain Fina 1 1 year before you moved, or transferre	filed for bankrup ed?	Instruments, Safe Depo	osit Boxes, and	d Storage Units	es de la	made
0. V s li h	old, r old, r oclud ouse:	List of Certain Fina 1 1 year before you moved, or transferre le checking, savings s, pension funds, c	filed for bankrup ed? s, money market, ooperatives, ass	Instruments, Safe Dep	osit Boxes, and	d Storage Units	es de la	
0. V s lr h	old, raciuda ociuda ouse: Na	List of Certain Fina 1 1 year before you moved, or transferre le checking, savings s, pension funds, c o es. Fill in the details	filed for bankrup ed? s, money market, ooperatives, ass	Instruments, Safe Depo	osit Boxes, and	d Storage Units	es de la	made
O. V S In h	old, raciuda ouse: Na Ye	List of Certain Fina 1 1 year before you moved, or transferre le checking, savings s, pension funds, c	filed for bankrup ed? s, money market, ooperatives, ass	Instruments, Safe Depo	osit Boxes, and	d Storage Units estruments held etes of deposit; s ions. count or Da	in your name, or for y hares in banks, credit ate account was osed, sold,	made our benefit, closed, unions, brokerage Last balance before closing or
O. V Sinh	old, recluded ouse: Note: Not	List of Certain Fina 1 1 year before you moved, or transferre e checking, savings s, pension funds, c o es. Fill in the details of Financial Institu ess (Number, Street, City,	filed for bankrup ed? s, money market, ooperatives, ass s. tion and State and ZIP	Instruments, Safe Depote tcy, were any financial , or other financial account other financial Last 4 digits of account number	accounts or ir ounts; certifica nancial institut Type of acc instrument	d Storage Units Instruments held Interest of deposit; sions.	in your name, or for y hares in banks, credit ate account was osed, sold, oved, or	made our benefit, closed, unions, brokerage Last balance before closing or
O. V Sin h	old, recluded ouse: Note: Not	List of Certain Fina 1 1 year before you moved, or transferre e checking, savings s, pension funds, c o es. Fill in the details of Financial Institu ess (Number, Street, City,	filed for bankrup ed? s, money market, ooperatives, ass s. tion and State and ZIP	Instruments, Safe Depote tcy, were any financial , or other financial account other financial Last 4 digits of account number	accounts or ir ounts; certifica nancial institut Type of acc instrument	d Storage Units Instruments held Interest of deposit; sions.	in your name, or for y hares in banks, credit ate account was osed, sold, oved, or	made our benefit, closed, unions, brokerage Last balance before closing or
Doca	old, recluded ouses of the No. of	List of Certain Fina 1 1 year before you moved, or transferre e checking, savings s, pension funds, c o es. Fill in the details of Financial Institu ess (Number, Street, City, now have, or did yer other valuables?	filed for bankrup ed? s, money market, ooperatives, ass s. tion and State and ZIP	Instruments, Safe Depote toy, were any financial according to the financial according to the financial according and other financial actording to the financial actording the financial actording to the financial	accounts or ir ounts; certifica nancial institut Type of acc instrument	d Storage Units Instruments held Interest of deposit; sions.	in your name, or for y hares in banks, credit ate account was osed, sold, oved, or	made our benefit, closed, unions, brokerage Last balance before closing or
O. V Silin h	old, recluded ouses of the lame of the lame ode) No you sh, of the lame ode ode ode ode ode ode ode ode ode od	List of Certain Fina 1 1 year before you moved, or transferre e checking, savings s, pension funds, c o es. Fill in the details of Financial Institu ess (Number, Street, City, now have, or did y or other valuables?	filed for bankrup ed? s, money market, ooperatives, ass s. tion and State and ZIP	Instruments, Safe Depote tcy, were any financial , or other financial account other financial Last 4 digits of account number	accounts or ir ounts; certifica nancial institut Type of acc instrument	d Storage Units Instruments held Interest of deposit; sions.	in your name, or for y hares in banks, credit ate account was osed, sold, oved, or	made our benefit, closed, unions, brokerage Last balance before closing or
O. V S III hh	old, roclud ouse; ouse; No lame ode) No No Yesame oddres	List of Certain Finant 1 year before you moved, or transferred e checking, savings, pension funds, coes. Fill in the details of Financial Institues (Number, Street, City, or other valuables?	filed for bankrup ed? s, money market, ooperatives, ass s. tion and State and ZIP ou have within 1	Instruments, Safe Depotecy, were any financial accidentations, and other financial accidentations and accidentations.	accounts or in counts; certification ancial institut. Type of accinstrument instrument or bankruptcy, scess to it? Street, City,	d Storage Units estruments held etes of deposit; s ions. count or Da clo montra any safe deposi	in your name, or for y hares in banks, credit ate account was osed, sold, oved, or insferred t box or other deposit	made our benefit, closed, unions, brokerage Last balance before closing or transfer ory for securities,
O. V Silinh	old, roclud ouse; ouse; No lame ode) No No Yesame oddres	List of Certain Finant 1 year before you moved, or transferred e checking, savings, pension funds, coes. Fill in the details of Financial Institues (Number, Street, City, or other valuables?	filed for bankrup ed? s, money market, ooperatives, ass s. tion and State and ZIP ou have within 1	Instruments, Safe Depotecy, were any financial accidentations, and other financial accidentations and accidentations.	accounts or in counts; certification ancial institut. Type of accinstrument instrument or bankruptcy, scess to it? Street, City,	d Storage Units estruments held etes of deposit; s ions. count or Da clo montra any safe deposi	in your name, or for y hares in banks, credit ate account was osed, sold, oved, or insferred t box or other deposit	made our benefit, closed, unions, brokerage Last balance before closing or transfer ory for securities,
O. V S III hh	old, rocaldold, rocald	List of Certain Finant 1 year before you moved, or transferred checking, savings, pension funds, coes. Fill in the details of Financial Institutions (Number, Street, City, or other valuables? Is. Fill in the details. Of Financial Institutions (Number, Street, City, so the company of the co	filed for bankrup ed? s, money market, ooperatives, ass s. tion and State and ZIP ou have within 1	Instruments, Safe Deputcy, were any financial according of the financial according of the financial according of the financial according of the financial account number account number year before you filed for the financial with the financial according of the financial financ	accounts or in counts; certification ancial institut. Type of accinstrument instrument or bankruptcy, scess to it? Street, City,	d Storage Units estruments held etes of deposit; s ions. count or Da clo montra any safe deposi	in your name, or for y hares in banks, credit ate account was osed, sold, oved, or insferred t box or other deposit	made our benefit, closed, unions, brokerage Last balance before closing or transfer ory for securities,
0. V Silinh MACC	vicinion old, richadologic old, richadologic old, richadologic old	List of Certain Fina 1 year before you moved, or transferre le checking, savings s, pension funds, c o les. Fill in the details of Financial Institut less (Number, Street, City, less of Financial Institution se Fill in the details. Of Financial Institution less (Number, Street, City, s u stored property in less fill in the details.	filed for bankrup ed? s, money market, ooperatives, ass s. tion and State and ZIP ou have within 1	Instruments, Safe Depotecy, were any financial accidentations, and other financial accidentations and accidentations.	accounts or in counts; certification ancial institut. Type of accinstrument instrument or bankruptcy, scess to it? Street, City,	d Storage Units estruments held etes of deposit; s ions. count or Da clo montra any safe deposi	in your name, or for y hares in banks, credit ate account was osed, sold, oved, or insferred t box or other deposit	made our benefit, closed, unions, brokerage Last balance before closing or transfer ory for securities,
O. V Sirihh	vicinin cold, r. noid, r. noid	List of Certain Finant 1 year before you moved, or transferred checking, savings, pension funds, coes. Fill in the details of Financial Institutions (Number, Street, City, or other valuables? Is. Fill in the details. Of Financial Institutions (Number, Street, City, so the company of the co	filed for bankrup ed? s, money market, ooperatives, ass s. tion and State and ZIP ou have within 1 ion State and ZIP Code) n a storage unit o	Instruments, Safe Depoticy, were any financial accidentations, and other financial accidentations of the second secon	accounts or in ounts; certifica nancial institut Type of accinstrument or bankruptcy, cess to it? Street, City, r home within	d Storage Units Instruments held Instruments h	in your name, or for your hares in banks, credit account was osed, sold, oved, or unsferred at box or other deposit contents	made our benefit, closed, unions, brokerage Last balance before closing or transfer ory for securities, Do you still have it?
O. V Sirihh	vicinin cold, r. noid, r. noid	List of Certain Fina 1 year before you moved, or transferre le checking, savings s, pension funds, c o les. Fill in the details of Financial Institut less (Number, Street, City, less of Financial Institution se Fill in the details. Of Financial Institution less (Number, Street, City, s u stored property in less fill in the details.	filed for bankrup ed? s, money market, ooperatives, ass s. tion and State and ZIP ou have within 1 ion State and ZIP Code) n a storage unit o	Instruments, Safe Depotecy, were any financial accidentations, and other financial accidentations and accidentations.	accounts or in accounts; certification institution Type of accinstrument or bankruptcy, access to it? Street, City, r home within thad access	d Storage Units estruments held etes of deposit; s ions. count or Da clo montra any safe deposi	in your name, or for your hares in banks, credit account was osed, sold, oved, or unsferred at box or other deposit contents	made our benefit, closed, unions, brokerage Last balance before closing or transfer ory for securities,

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 35 of 49

			ice Kelly		Case number (if known)	
ı	Part	9: Identify	Property You Hold or Conti	mil form		
,	00 =		The state of Court	fol for Someone Else		
4	∠3. L	or someone.	r control any property that :	someone else owns? include any prope	erty you borrowed from, are stori	ng for, or hold in true
		No				o any an inola in trus
	Е		n the details.			
	•	Owner's Name				
	Ä	Address (Numb	a er, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Val
į	Part 1	0: Give Deta	ails About Environmental In	formation		
F	or the	purpose of F	Part 10, the following definit	tions apply:		
	to:	xic substance gulations con	law means any federal, states, wastes, or material into the cleanup of these	e, or local statute or regulation concerr the air, land, soil, surface water, ground e substances, wastes, or material.	ing pollution, contamination, rek	eases of hazardous o
				e substances, wastes, or material. y as defined under any environmental l osal sites.		
	Ha	Zardous meta	rial moons and t	osal sites.	, whether you now own, opera	te, or utilize it or use
	haz	zardous mater	rial, pollutant, contaminant,	ironmental law defines as a hazardous , or similar term.	waste, hazardous substance, to	ic substance,
е	port a	all notices, rel	leases, and proceedings tha	at you know about, regardless of when	Al Land	
1.	. Has	s any governn	nental unit notified you that	you may be liable or potentially liable	Inder or in violation of an angles.	
		No			an environ	mental law?
		Yes. Fill in th	ne details.			
	Naı	me of site		_		
	Add	dress (Number,	Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
	Have	e you notified	any governmental unit of a	ny release of hazardous material?		
		No		and material;		
		Yes. Fill in the	o dotali-			
			e details.			
	Add	ne of site Iress (Number, S	itreet, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
	Have	you been a p	arty in any judicial or admir	nistrative proceeding under any enviror		
		M-		any enviror	imental law? Include settlements	and orders.
		Yes. Fill in the	details.			
		Title Number		Court or agency Na	A	
	- 400	, realitibel		Name	ture of the case	Status of the
3	44.	Other Day 11		Address (Number, Street, City, State and ZIP Code)		case
4		Give Details A	About Your Business or Co	nnections to Any Business	· 	
	Vithin	4 years befor	re you filed for bankruptcy.	did you own a husiness or have		
٧		A sole propr	rietor or self-employed in a	did you own a business or have any of trade, profession, or other activity, eith	the following connections to any	business?
V		A member o	f a limited liability company	(LLC) or limited liability partnership (L		
٧		A partner in .	a partnership	Land Manual Partnership (L	LP)	
٧						
٧		An officer, di	irector, or managing execut	tive of a corporation equity securities of a corporation		

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 36 of 49

		Case number (if known)
28. With instit	dress The street, City, State and ZIP Code) In 2 years before you filed for bankrup Autions, creditors, or other parties. No Yes. Fill in the details below.	Describe the nature of the business Name of accountant or bookkeeper Dates business existed Dotcy, did you give a financial statement to anyone about your business? Include all financial
	the answers on the or	
18 U.S.C. 8	§ 152, 1341, 1519, and 3571.	nancial Affairs and any attachments, and I declare under penalty of perjury that the answers false statement, concealing property, or obtaining money or property by fraud in connection \$250,000, or imprisonment for up to 20 years, or both.
Terrance Signature	§ 152, 1341, 1519, and 3571. Mana Kelly of Debtor 1 7/25/20/7	pancial Affairs and any attachments, and I declare under penalty of perjury that the answers false statement, concealing property, or obtaining money or property by fraud in connection \$250,000, or imprisonment for up to 20 years, or both. Signature of Debtor 2 Date Int of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 37 of 49

Debtor 2 Secuse If, Ring) First Name Didde Name List Name L	Debtor 1	Tonner	r case:	
Debtor 2 Somes Arms Somes Arms Somes Arms Last Name		First Name		
Inited States Bankruptcy Court for the: DISTRICT OF NEW JERSEY District of Ne	Debtor 2		Middle Name Last Name	
Check if this is an amended filing Check if this is an amended filing	(Spouse if, filing)	First Name	Middle Name	
Check if this is an amended filling statement of Intention for Individuals Filling Under Chapter 7 12/15 Out are an individual filling under chapter 7, you must fill out this form if: creditors have claims secured by your property, or you have leased personal property and the lease has not expired. Unust file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, on the form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, on the form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, on the form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, on the form whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list work married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must splin and date the form. 12 List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schadule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. 13 June 12 List Your Creditors that you listed in Part 1 of Schadule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. 14 June 12 List Your Creditors that you listed in Part 1 of Schadule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. 15 June 12 List Your Creditors that you listed in Part 1 of Schadule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. 16 June 12 List Your Creditors who Have Secured Claims Secured by Property (Official Form 106D), fill in the formation below. 17 June 12 List Your Creditors who Have Secured Claims Secured	United States Ba	ankruptcy Court for the	Last Name	
Check if this is an amended filing Check if this is an amended Check if this is an amended filing Check if this is an amended Check if this is an amended filing Check if this is an amended Check		, y santon me.	DISTRICT OF NEW JERSEY	
An individual filing under chapter 7, you must fill out this form if: roreditors have claims secured by your property, or you have leased personal property and the lease has not expired. In must file this form with the court within 30 days efter you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list whethever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list own married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must associated pages, write your name and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is trour Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 105D), fill in the property that is collateral secures a debt? reditor's that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 105D), fill in the secures a debt? reditor's that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property that secures a debt. Retain the property and redeem it. Retain the property and enter into a Restainmeton Agreement. Retain the property and fexplain): editor's Retain the property and redeem it. Retain the property and fexplain): editor's Retain the property and redeem it. Retain the property and fexplain): editor's Retain the property and redeem it. Retain the property	(if known)		·	
An individual filing under chapter 7, you must fill out this form if: roreditors have claims secured by your property, or you have leased personal property and the lease has not expired. In must file this form with the court within 30 days efter you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list whethever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list own married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must associated pages, write your name and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is trour Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 105D), fill in the property that is collateral secures a debt? reditor's that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 105D), fill in the secures a debt? reditor's that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property that secures a debt. Retain the property and redeem it. Retain the property and enter into a Restainmeton Agreement. Retain the property and fexplain): editor's Retain the property and redeem it. Retain the property and fexplain): editor's Retain the property and redeem it. Retain the property and fexplain): editor's Retain the property and redeem it. Retain the property				☐ Check if this is an
tatement of Intention for Individuals Filing Under Chapter 7 you are an individual filing under chapter 7, you must fill out this form if: creditors have claims secured by your property, or you have leased personal property and the lease has not expired. unust file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, on the form unust file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, on the form wo married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. as complete and accurate as possible, if more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. Joint Creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the secures a debt? What do you intend to do with the property that secures a debt? Surrender the property and redeem it. Retain the property and enter into a Reafilmation Agreement. Retain the property and enter into a Reafilmation Agreement. Retain the property and enter into a Reta				
tatement of Intention for Individuals Filing Under Chapter 7 you are an individual filing under chapter 7, you must fill out this form if: creditors have claims secured by your property, or you have leased personal property and the lease has not expired. unust file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, on the form unust file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, on the form wo married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. as complete and accurate as possible, if more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. Joint Creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the secures a debt? What do you intend to do with the property that secures a debt? Surrender the property and redeem it. Retain the property and enter into a Reafilmation Agreement. Retain the property and enter into a Reafilmation Agreement. Retain the property and enter into a Reta	Official Ec	rm 100		
rou are an individual filling under chapter 7, you must fill out this form if: creditors have claims secured by your property, or you have leased personal property and the lease has not expired. I must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form. It is a so complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is Your Creditors Who Have Secured Claims Or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the dentity the creditor and the property that is collateral What do you intend to do with the property (Defficial Form 106D), fill in the dentity the creditor and the property that is collateral What do you intend to do with the property that be exempted by Property (Defficial Form 106D), fill in the secreption of the property and redeem it. Retain the property and redeem				
rou are an individual filling under chapter 7, you must fill out this form if: creditors have claims secured by your property, or you have leased personal property and the lease has not expired. I must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form work married people are filling together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). ITILIST Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the definition below. For any creditors and the property that is collateral What do you intend to do with the property (Official Form 106D), fill in the secure as debt? Frequently the creditor and the property that is collateral What do you intend to do with the property that be accorded by Property (Official Form 106D), fill in the secure as debt? Frequently the creditor and the property that is collateral What do you intend to do with the property (Official Form 106D), fill in the secure as debt? Frequently the creditor and the property that is collateral What do you intend to do with the property (Official Form 106D), fill in the secure as debt? Frequently the creditor and the property that the property and redeem it. Frequently the creditor and the property and redeem it. Frequently the creditor and the property and redeem it. Frequently the creditor and the property and redee	tatemer	<u>nt of Intentio</u>	n for Individuals Filing Undo	Chant =
you have leased personal property and the lease has not expired. you have leased personal property and the lease has not expired. you have leased personal property and the lease has not expired. you have leased personal property and the lease has not expired. you have leased personal property and the lease has not expired. you have leased personal property and the lease has not expired. you married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must on the form. you married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is true to reditors who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the default of the property that is collateral. What do you intend to do with the property (Official Form 106D), fill in the default of the property that is collateral. What do you intend to do with the property that plus you claim the property as exempt on Schedule C? Retain the property and enter into a real property as exempt on Schedule C? Retain the property and enter into a real property years and years			The state of the s	Chapter 7
you have leased personal property and the lease has not expired. you have leased personal property and the lease has not expired. you have leased personal property and the lease has not expired. you have leased personal property and the lease has not expired. you have leased personal property and the lease has not expired. you have leased personal property and the lease has not expired. you married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. you married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is tyour Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. Your deditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. You reditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. You reditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property And enter into a Reafimation Agreement. Retain the property and enter into a Reafimation Agreement. Retain the property and enter into a Reafimation Agreement. Retain the property and enter into a Reafimation Agreement. Retain the property and enter into a Reafimation Agreement. Retain the property and enter into a Reafimation Agreement. Retain the property and enter into a Reafimation Agreement. Retain the property and enter into a Reafimation Agreement. Retain the property and enter into a Reafimation Agreement.	you are an indi	vidual filing under cha	oter 7, you must fill out this form if:	
you have leased personal property and the lease has not expired. unust file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list with chever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form. It is the complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is the complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is the complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is the complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is the complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). It is the creditors who have Secured Claims What do you intend to do with the property (Official Form 106D), fill in the deficient to poperty and enter into a sexempt on Schedule C? Retain the property and enter into a sexempt on Schedule C? Retain the property and enter into a sexempt on Schedule C? Retain the property and enter into a seaffirmation Agreement. Retain the property and enter into a seaffirmation Agreement. Retain the property and enter into a seaffirmation Agreement. Retain the property and enter into a seaffirmation Agreement. Retain the property and enter into a seaffirmation Agreemen	arearraing light	ciains secured by you	If Droperty or	
whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form on accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. Jentify the creditor and the property that is collateral What do you Intend to do with the property that secures a debt? The creditor's are creditor's and the property that is collateral What do you Intend to do with the property that secures a debt? The creditor's are exempt on Schedule Creditor's are exempt on Schedule Creditor's and the property and redeem it. The creditor's are exempt on Schedule Creditor's are exempt o	VOU have lease	ad norganal assess		
wo married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. In the creditor and the property that is collateral what do you intend to do with the property that secures a debt? In the creditor's as exempt on Schedule C? Retain the property and redeem it. Retain the property and fexplain]: Retain the property and redeem it. Retain t	u must file this	form with the court wi	thin 30 days after you file years	
wo married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. In the creditor and the property that is collateral what do you intend to do with the property that secures a debt? In the creditor's as exempt on Schedule C? Retain the property and redeem it. Retain the property and fexplain]: Retain the property and redeem it. Retain t	whichev	er is earlier, unless the	court extends the time for cause. You may be to the time for cause.	by the date set for the meeting of creditors
No married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Somplete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the definition below. Joint do you intend to do with the property that secures a debt? What do you intend to do with the property that secures a debt? What do you intend to do with the property that secures a debt? Retain the property and redeem it. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Retain the property and enter into a Realimnation Agreement. Retain the property and fexplain]: Retain the property and fexplain]: Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnation Agreement. Retain the property and enter into a Realimnat				ist lessors vou list
as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. dentify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? Burrender the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain	wo married peo	onle are filing together	to the contract of the contrac	a a a a a a a a a a a a a a a a a a a
as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. dentify the creditor and the property that is collateral What do you Intend to do with the property that secures a debt? What do you Intend to do with the property that secures a debt? Burrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the	sign and	date the form	in a joint case, both are equally responsible for supply	ling correct information
List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. dentify the creditor and the property that is collateral what do you intend to do with the property that secures a debt? Did you claim the property as exempt on Schedule C? What do you intend to do with the property that secures a debt? Did you claim the property as exempt on Schedule C? Retain the property and redeem it. Retain the property and redeem it. Retain the property and [explain]: Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and fexplain]: Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and fexplain]: Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement.	_			mig correct information. Both debtors must
List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. dentify the creditor and the property that is collateral secures a debt? Did you claim the property as exempt on Schedule C? What do you Intend to do with the property that secures a debt? Did you claim the property as exempt on Schedule C? Retain the property and redeem it. Retain the property and redeem it. Retain the property and [explain]: Retain the property and enter into a Reafirmation Agreement. Retain the property and enter into a Reafirmation Agreement. Retain the property and [explain]: Retain the property and enter into a Reafirmation Agreement. Retain the property and enter into a Reafirmation Agreement. Retain the property and enter into a Reafirmation Agreement. Retain the property and redeem it. Retain the property and redeem i	as complete ar	id accurate as possible	e. If more space is pooded	
List Your Creditors Who Have Secured Claims or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. dentify the creditor and the property that is collateral secures a debt? what do you intend to do with the property that secures a debt? Did you claim the property as exempt on Schedule C? What do you intend to do with the property that secures a debt? Did you claim the property as exempt on Schedule C? Retain the property and redeem it. Retain the property and redeem it. Retain the property and [explain]: Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement.	write you	ir name and case numi	ber (if known)	his form. On the top of any additional name
or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. Jentify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? Particular the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and [explain]: Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Retain the property and redeem it. Retain the property and [explain]: Retain the property and redeem it. Retain the property and redeem it. Retain the property and [explain]: Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:				top of any additional pages,
or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below. What do you intend to do with the property that sexempt on Schedule C? What do you intend to do with the property that sexempt on Schedule C? Retain the property and redeem it. Retain the property and fexplain]: Retain the property and [explain]: Retain the property and redeem it. Retain the property and [explain]: Retain the property and [explain]: Retain the property and [explain]: Retain the property and redeem it. Retain the propert	it I. List You	r Creditors Who Have	Secured Claims	
what do you Intend to do with the property that secures a debt? reditor's same: Surrender the property No Retain the property and redeem it. Retain the property and enter into a Retain the property and [explain]: Retain the property and redeem it. Retain the property and enter into a Retain the property and enter into a Retain the property and enter into a Retain the property and [explain]: Retain the property and redeem it. Retain the pr				
what do you Intend to do with the property that secures a debt? reditor's same: Surrender the property No Retain the property and redeem it. Retain the property and enter into a Retain the property and [explain]: Retain the property and redeem it. Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Retain the property and redeem it. Retain the property and enter into a Retain the property and enter into a Retain the property and [explain]: Retain the property and redeem it. Retain the pr				
what do you Intend to do with the property that secures a debt? reditor's same: Surrender the property No Retain the property and redeem it. Retain the property and enter into a Retain the property and [explain]: Retain the property and redeem it. Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Retain the property and redeem it. Retain the property and enter into a Retain the property and enter into a Retain the property and [explain]: Retain the property and redeem it. Retain the pr	or any creditor			
reditor's ame: Surrender the property.	or any creditor	s that you listed in Pari	1 of Schedule D: Creditors Who Have Claims Secure	d by Property (Official Form 106D), fill in the
Surrender the property and redeem it. No Retain the property and enter into a Reafirmation Agreement. Retain the property and [explain]: Retain the property and redeem it. Retain the property and enter into a Reafirmation Agreement. Retain the property and enter into a Reafirmation Agreement. Retain the property and [explain]: Retain the property and redeem it. Retain the property and [explain]: Retain the property and redeem it. Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reafirmation Agreement. Retain the property and enter into a Reafirmation Agreement. Retain the property and enter into a Reafirmation Agreement. Retain the property and (explain): Retain the property and [explain]: Retain the propert	or any creditor nformation belo dentify the cred	s that you listed in Pari	1 of Schedule D: Creditors Who Have Claims Secure	Delica (1985) 2012 2013 2014 2014 2014 2014 2014 2014 2014 2014
Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Retain the property and [explain]: Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Retain the property and redeem it. Re	or any creditor iformation belo dentify the cred	s that you listed in Pari	t is collateral What do you intend to do with the	property that Did you claim the property
Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Retain the property and [explain]: Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Retain the property and redeem it. Re		s that you listed in Pari	t is collateral What do you intend to do with the	property that Did you claim the property
Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Retain the property. Retain the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Retain the property and redeem it. Retain the property and enter into a Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Creditor's	s that you listed in Pari	t 1 of Schedule D: Creditors Who Have Claims Secured t is collateral What do you intend to do with the j secures a debt?	property that Did you claim the property as exempt on Schedule C?
Retain the property and [explain]: Retain the property and [explain]:	Creditor's	s that you listed in Pari	t 1 of Schedule D: Creditors Who Have Claims Secured t is collateral What do you intend to do with the property.	property that Did you claim the property as exempt on Schedule C?
Retain the property and [explain]: Continued by the property and [explain]: Continued by the property and redeem it. Continued by the property and redeem it. Continued by the property and enter into a Continued by the property and enter into a Continued by the property and [explain]: Continued by the property and [explain]: Continued by the property and [explain]: Continued by the property and redeem it. Continued by the property and enter into a Continued by the property and enter into a Continued by the property and [explain]: Continued by the pro	Creditor's ame:	s that you listed in Pari	t 1 of Schedule D: Creditors Who Have Claims Secured t is collateral What do you intend to do with the property. Surrender the property. Retain the property and redeem it	Did you claim the property as exempt on Schedule C?
Beditor's me: Surrender the property.	Creditor's ame: escription of	s that you listed in Pari	t 1 of Schedule D: Creditors Who Have Claims Secured t is collateral What do you intend to do with the property. Surrender the property and redeem it. Retain the property and enter into	Did you claim the property as exempt on Schedule C?
Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Surrender the property. Retain the property and redeem it. Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Creditor's ame: Pescription of property	s that you listed in Pari	t 1 of Schedule D: Creditors Who Have Claims Secured t is collateral What do you intend to do with the property. Surrender the property and redeem it. Retain the property and enter into a Reaffirmation Agreement	Did you claim the property as exempt on Schedule C?
Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Creditor's ame: Pescription of property	s that you listed in Pari	t 1 of Schedule D: Creditors Who Have Claims Secured t is collateral What do you intend to do with the property. Surrender the property and redeem it. Retain the property and enter into a Reaffirmation Agreement	Did you claim the property as exempt on Schedule C?
Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Creditor's lame: Description of roperty ecuring debt:	s that you listed in Pari	t is collateral What do you intend to do with the secures a debt? Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C?
Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Editor's Retain the property and [explain]: Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Surrender the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Creditor's lame: Description of roperty ecuring debt:	s that you listed in Pari	t is collateral What do you intend to do with the secures a debt? Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Surrender the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes
Retain the property and [explain]: ditor's ne: Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Creditor's ame: Pescription of roperty ecuring debt:	s that you listed in Pari	t is collateral What do you intend to do with the secures a debt? Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes
Retain the property and [explain]: Control of	creditor's ame: description of roperty ecuring debt: reditor's ame:	s that you listed in Pari	t is collateral What do you intend to do with the property. Retain the property and redeem it. Retain the property and [explain]: Surrender the property and redeem it. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes
Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	creditor's ame: description of roperty ecuring debt: reditor's ame: description of	s that you listed in Pari	t is collateral What do you intend to do with the secures a debt? Surrender the property. Retain the property and redeem it. Retain the property and [explain]: Surrender the property and redeem it. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes
Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Creditor's name: Description of roperty ecuring debt: reditor's name: Description of operty	s that you listed in Pari	t is collateral What do you intend to do with the secures a debt? Surrender the property. Retain the property and redeem it. Retain the property and [explain]: Surrender the property and redeem it. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes
Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Uring debt: Retain the property and enter into a Reaffirmation Agreement.	Creditor's name: Description of roperty ecuring debt: reditor's name: escription of operty	s that you listed in Pari	t is collateral What do you intend to do with the secures a debt? Surrender the property. Retain the property and redeem it. Retain the property and [explain]: Surrender the property and redeem it. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes
Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Uring debt: Retain the property and (explain):	Creditor's name: Description of roperty ecuring debt: reditor's name: escription of operty curing debt:	s that you listed in Pari	t is collateral What do you intend to do with the property. Retain the property and redeem it. Retain the property and [explain]: Surrender the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes
Retain the property and enter into a Pess Reaffirmation Agreement. Uring debt: Discription of Pession The Property and Pession To Surrender the Property Agreement To Surrender To Surrender the Property Agreement To Surrender To Surrende	creditor's lame: Description of roperty ecuring debt: Description of operty escription of operty curing debt: Description of operty curing debt: Description debt: Description of operty curing debt: Description debt:	s that you listed in Pari	t is collateral What do you intend to do with the property. Retain the property and redeem it. Retain the property and [explain]: Surrender the property and redeem it. Retain the property and [explain]: Surrender the property and redeem it. Retain the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes No Yes
Detry Retainmation Agreement. Uring debt: Retain the property and [explain]: Surrender the property.	creditor's lame: Description of roperty ecuring debt: Description of operty escription of operty curing debt: Description of operty curing debt: Description debt: Description of operty curing debt: Description debt:	s that you listed in Pari	t is collateral What do you intend to do with the property. Surrender the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Surrender the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes No Yes
ditor's	Creditor's name: Description of roperty ecuring debt: reditor's name: escription of operty curing debt: editor's ne:	s that you listed in Pari	t is collateral What do you intend to do with the property. Surrender the property and redeem it. Retain the property and [explain]: Surrender the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Surrender the property and [explain]: Surrender the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes No Yes
ditor's	Creditor's name: Description of roperty ecuring debt: reditor's name: escription of operty curing debt: editor's name: scription of	s that you listed in Pari	t is collateral What do you intend to do with the property. Retain the property and redeem it. Retain the property and [explain]: Surrender the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Surrender the property and [explain]: Surrender the property and [explain]: Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement	Did you claim the property as exempt on Schedule C? No Yes No Yes
Surrender the provide	cor any creditors information below identify the creditor's iname: Description of property ecuring debt: editor's editor's escription of poperty ecuring debt: editor's me: escription of poperty ecuring debt:	s that you listed in Pari	t is collateral What do you intend to do with the property. Retain the property and redeem it. Retain the property and [explain]: Surrender the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Surrender the property and [explain]: Surrender the property and [explain]: Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement	Did you claim the property as exempt on Schedule C? No Yes No Yes
☐ Surrender the property.	Creditor's name: Description of roperty ecuring debt: reditor's name: escription of operty curing debt: editor's ne: scription of perty	s that you listed in Pari	t is collateral What do you intend to do with the secures a debt? Surrender the property. Retain the property and redeem it. Retain the property and [explain]: Surrender the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Surrender the property and [explain]: Surrender the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes No Yes
	Creditor's name: Description of roperty ecuring debt: reditor's name: escription of operty curing debt: editor's ne: scription of perty	s that you listed in Pari	what do you intend to do with the secures a debt? Surrender the property. Retain the property and redeem it. Retain the property and [explain]: Surrender the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Surrender the property and [explain]: Surrender the property and redeem it. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes No Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

page 1

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 38 of 49

Debtor 1 Terrance Kelly		Case number (if known)			
name:		C Descinus			
Description of		Retain the property and redeem it.	☐ Yes		
property		Retain the property and enter into a Reaffirmation Agreement.			
securing debt:		☐ Retain the property and [explain]:			
the information i	r Unexpired Personal Proper personal property lease that below, Do not list real estate	you listed in Schedule G: Executory Contracts and II	nired Leave (Off.)		
	i i i i i i i i i i i i i i i i i i i	y lease if the trustee does not assume it. 11 U.S.C. & 365	; the leases (Official Form 106G), t; the lease period has not yet ender		
Describe your une	xpired personal property leas		(P)(2).		
.essor's name:			Will the lease be assumed?		
essors name:	Land lord				
			□ No		
			■ Yes		
			■ Yes		
escription of leased	d Apartment lease				
roperty:	e parament lease				
roperty: art 3: Sign Belo	w				
	w	Cated my intention about			
art 3: Sign Belo	w	cated my intention about any property of my estate that	secures a debt and any personal		
art 3: Sign Belo	w jury, I declare that I have indi ect to an unexpired lease.	cated my intention about any property of my estate that	secures a debt and any personal		
der penalty of peroperty that is subj	w jury, I declare that I have indi ect to an unexpired lease. N.C. K. J. J.	X	secures a debt and any personal		
art 3: Sign Belo	w jury, I declare that I have indi ect to an unexpired lease. N.C. K. J. J.	cated my intention about any property of my estate that X Signature of Debtor 2	secures a debt and any personal		
art 3: Sign Belo der penalty of per perty that is subj Terrance Kell	w jury, I declare that I have indi ect to an unexpired lease. N.C. K. J. J.	X	secures a debt and any personal		

Debtor 1 Torronge Kall		Check one box only	as directed in this form and in Form
Terrance Kelly		122A-1Supp:	as allected in this form and in Form
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the: District of Ne			presumption of abuse
Case number	w Jersey		tion to determine if a presumption of abube made under <i>Chapter 7 Means Test</i> (Official Form 122A-2).
		3. The Means	Test does not apply now because of litary service but it could apply later.
Official Form 122A - 1		☐ Check if this	is an amended filing
Chapter 7 Statement of Your C	Curront Months		
Be as complete and accurate as possible. If two married peo ittach a separate sheet to this form. Include the line number ase number (if known). If you believe that you are exempted ualifying military service, complete and file Statement of Ex			12
ualifying military service, complete and file Statement of Ex Part 1: Calculate Your Current Monthly Income 1. What is your marital and filing status? Check one Not married. Fill out Column A, lines 2-11. ☐ Married and your spouse is filing with you. Fill Married and your spouse is NOT filing with you ☐ Living in the same household and are not be ☐ Living separately or are legally separated.	e only. Il out both Columns A and B, line ou. You and your spouse are:	es 2-11.	
penalty of perjury that you and your spouse ar living apart for reasons that do not include and	re legally separated under nonba	not fill out Column B. ankruptcy law that apr	By checking this box, you declare under
penalty of perjury that you and your spouse ar living apart for reasons that do not include eva. Fill in the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that	in our Column A, lines 2-11; do it is elegally separated under nonbarding the Means Test requirement all sources, derived during the 6 firmonth period would be March 1 throtal by 6. Fill in the result. Do not incit the property in one column only. If you	not fill out Column B. ankruptcy law that appress. 11 U.S.C § 707(b) all months before you sough August 31. If the arade any income amount have nothing to report for the column A Debtor 1	By checking this box, you declare under olies or that you and your spouse are ()(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B. Debtor 2 or
penalty of perjury that you and your spouse ar living apart for reasons that do not include evaluation that average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that Your gross wages, salary, tips, bonuses, overtime payroll deductions).	in our Column A, lines 2-11; do it e legally separated under nonbarding the Means Test requirement all sources, derived during the 6 from the legal by 6. Fill in the result. Do not include the property in one column only. If you be, and commissions (before all	not fill out Column B. ankruptcy law that apparts. 11 U.S.C § 707(b) all months before you all months before you all months before you all months amount the any income amount have nothing to report to Column A Debtor 1	By checking this box, you declare under olies or that you and your spouse are 0/(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or non-filing spouse
penalty of perjury that you and your spouse ar living apart for reasons that do not include evaluation that you received from 101(10A). For example, if you are filing on September 15, the 6 the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that the following payroll deductions. Your gross wages, salary, tips, bonuses, overtime payroll deductions). Alimony and maintenance payments. Do not include Column B is filled in.	e legally separated under nonba diding the Means Test requirement all sources, derived during the 6 fi important period would be March 1 threat that by 6. Fill in the result. Do not include the property in one column only. If you be, and commissions (before all the payments from a spouse if	not fill out Column B. ankruptcy law that appress. 11 U.S.C § 707(b) all months before you ough August 31. If the arade any income amount have nothing to report for Column A Debtor 1 \$ 2,739.93	By checking this box, you declare under olies or that you and your spouse are ()(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or
penalty of perjury that you and your spouse ar living apart for reasons that do not include eva fill in the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from a spouse of the same fill and the same rental property. The same fill are spouses of the same fill and the same fill and the same fill a mounts from a spouse of the same fill and the same fill a	rin out Column A, lines 2-11; do it column A, lines 2-11; do it ce legally separated under nonbated in the Means Test requiremental sources, derived during the 6 formonth period would be March 1 throtal by 6. Fill in the result. Do not include property in one column only. If you be, and commissions (before all le payments from a spouse if poald for household expenses 1. Include regular contributions lid, your dependents, parents, pouse only if Column B is not	not fill out Column B. ankruptcy law that apparts. 11 U.S.C § 707(b) all months before you all months before you all months before you all months amount the any income amount have nothing to report to Column A Debtor 1	By checking this box, you declare under olies or that you and your spouse are 0/(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or non-filing spouse
penalty of perjury that you and your spouse ar living apart for reasons that do not include evaluation of the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the example of the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that your gross wages, salary, tips, bonuses, overtime payroll deductions). Alimony and maintenance payments. Do not include Column B is filled in. All amounts from any source which are regularly por your dependents, including child suppor from an unmarried partner, members of your househo and roommates. Include regular contributions from a silled in. Do not include payments you listed on line 3. Net income from operating a business, profession,	e legally separated under nonbate legally separated during the 6 formonth period would be March 1 through by 6. Fill in the result. Do not include property in one column only. If you see, and commissions (before all legally legall	not fill out Column B. ankruptcy law that apprises 11 U.S.C § 707(b) will months before you ough August 31. If the article any income amount have nothing to report for Column A Debtor 1 \$ 2,739.93 \$ 0.00	By checking this box, you declare under olies or that you and your spouse are 0(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or non-filling spouse \$
penalty of perjury that you and your spouse ar living apart for reasons that do not include evaluations. Fill in the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from the spouses own the same rental property, put the income from the payroll deductions). Alimony and maintenance payments. Do not include Column B is filled in. All amounts from any source which are regularly of you or your dependents, including child suppor from an unmarried partner, members of your househo and roommates. Include regular contributions from a silled in. Do not include payments you listed on line 3. Net income from operating a business, profession,	rin out Column A, lines 2-11; do it column A, lines 2-11; do it ce legally separated under nonbated in the Means Test requiremental sources, derived during the 6 formonth period would be March 1 throtal by 6. Fill in the result. Do not include property in one column only. If you be, and commissions (before all le payments from a spouse if poald for household expenses 1. Include regular contributions lid, your dependents, parents, pouse only if Column B is not	not fill out Column B. ankruptcy law that apprises 11 U.S.C § 707(b) will months before you ough August 31. If the article any income amount have nothing to report for Column A Debtor 1 \$ 2,739.93 \$ 0.00	By checking this box, you declare under olies or that you and your spouse are 0(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or non-filling spouse \$
penalty of perjury that you and your spouse ar living apart for reasons that do not include evan living apart for reasons that do not include evan 101(10A). For example, if you are filing on September 15, the 6 the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that spouses own the same rental property, put the income from the spouses own the same rental property. Do not include Column B is filled in. All amounts from any source which are regularly por you or your dependents, including child support from an unmarried partner, members of your househo and roommates. Include regular contributions from a silled in. Do not include payments you listed on line 3. Net income from operating a business, profession, Ordinary and necessary operating expenses	e legally separated under nonbarding the Means Test requirement all sources, derived during the 6 fth from the legal by 6. Fill in the result. Do not include the property in one column only. If you be payments from a spouse if the payments from a spouse if the legal by 6. Fill in the result. Do not include the payments from a spouse if the payments from a spouse only if Column B is not the payments from the payments from the payments from a spouse only if Column B is not the payments from a spouse only if Column B is not the payments from the pay	not fill out Column B. ankruptcy law that apprises 11 U.S.C § 707(b) will months before you ough August 31. If the article any income amount have nothing to report for Column A Debtor 1 \$ 2,739.93 \$ 0.00	By checking this box, you declare under olies or that you and your spouse are 0(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or non-filling spouse \$
penalty of perjury that you and your spouse ar living apart for reasons that do not include eva Fill in the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that spouses own the same rental property, put the income from the spouses own the same rental property, put the income from the spouses own the same rental property. Do not include Column B is filled in. All amounts from any source which are regularly of you or your dependents, including child support from an unmarried partner, members of your househo and roommates. Include regular contributions from a silled in. Do not include payments you listed on line 3. Net income from operating a business, profession, or for form on the spouse of the monthly income from a business. Profession or for the spouse of t	e legally separated under nonbarding the Means Test requirement all sources, derived during the 6 fth from the legal by 6. Fill in the result. Do not include the property in one column only. If you be payments from a spouse if the payments from a spouse if the legal by 6. Fill in the result. Do not include the payments from a spouse if the payments from a spouse only if Column B is not the payments from the payments from the payments from a spouse only if Column B is not the payments from a spouse only if Column B is not the payments from the pay	not fill out Column B. ankruptcy law that appress. 11 U.S.C § 707(b) will months before you ough August 31. If the arude any income amount have nothing to report for Column A Debtor 1 \$ 2,739.93 \$ 0.00	By checking this box, you declare under olies or that you and your spouse are ()(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or non-filing spouse \$
penalty of perjury that you and your spouse ar living apart for reasons that do not include eva Fill in the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that spouses own the same rental property, put the income from the spouses own the same rental property, put the income from the spouses own the same rental property. Do not include Column B is filled in. All amounts from any source which are regularly of you or your dependents, including child support from an unmarried partner, members of your househo and roommates. Include regular contributions from a stilled in. Do not include payments you listed on line 3. Net income from operating a business, profession, or for form on the spouse of the contribution of the first profession or form and the payments of the spouse of the contribution of the first profession or form and profession and profession and profession or form and profession and profe	the local column A, lines 2-11; do not be legally separated under nonbarding the Means Test requirement all sources, derived during the 6 first that by 6. Fill in the result. Do not include the property in one column only. If you are payments from a spouse if the payments from a spouse only if Column B is not the payments from the payments, pouse only if Column B is not the payments from the payments from the payments from the payments from a spouse only if Column B is not the payments from th	not fill out Column B. ankruptcy law that appress. 11 U.S.C § 707(b) all months before you ough August 31. If the arade any income amount have nothing to report for Column A Debtor 1 \$ 2,739.93 \$ 0.00	By checking this box, you declare under olies or that you and your spouse are 0(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or non-filling spouse \$
penalty of perjury that you and your spouse ar living apart for reasons that do not include eva fill in the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from the spouses own the same rental property, put the income from the spouses own the same rental property, put the income from the spouses own the same rental property, put the income from the spouses own the same rental property, put the income from the spouses own the same rental property, put the income from the spouses own the same rental property, put the income from the spouses, overtimes a spouses own the same rental property. Your gross wages, salary, tips, bonuses, overtimes payroll deductions) Alimony and maintenance payments. Do not include Column B is filled in. All amounts from any source which are regularly prof you or your dependents, including child support from an unmarried partner, members of your househo and roommates. Include regular contributions from a silled in. Do not include payments you listed on line 3. Net income from operating a business, profession, or far Net income from rental and other real property	the lotter of the lines 2-11; do not column A, lines 2-11; do not be legally separated under nonbarding the Means Test requirement all sources, derived during the 6 first all sources, derived during the 6 first all by 6. Fill in the result. Do not include the property in one column only. If you are all the property in one column only. If you are all the payments from a spouse if the payments from a spouse only if Column B is not the payments from the payments, pouse only if Column B is not the payments from the payments of the payments of the payments from a spouse only if Column B is not the payments from the payments of the payments from the payments from a spouse only if Column B is not the payments from the payme	not fill out Column B. ankruptcy law that appress. 11 U.S.C § 707(b) all months before you ough August 31. If the arade any income amount have nothing to report for Column A Debtor 1 \$ 2,739.93 \$ 0.00	By checking this box, you declare under olies or that you and your spouse are ()(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or non-filing spouse \$
penalty of perjury that you and your spouse ar living apart for reasons that do not include eva fill in the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses, overtimes spouses own the same rental property. Alimony and maintenance payments. Do not include Column B is filled in. All amounts from any source which are regularly to five your oyour dependents, including child support from an unmarried partner, members of your househo and roommates. Include regular contributions from a silled in. Do not include payments you listed on line 3. Net income from operating a business, profession, or far Net income from rental and other real property Gross receipts (before all deductions)	the lott Column A, lines 2-11; do it is legally separated under nonbarding the Means Test requirement all sources, derived during the 6 firmonth period would be March 1 firmonth period would be for all the property in one column only. If you be payments from a spouse if the payment	not fill out Column B. ankruptcy law that appress. 11 U.S.C § 707(b) all months before you ough August 31. If the arade any income amount have nothing to report for Column A Debtor 1 \$ 2,739.93 \$ 0.00	By checking this box, you declare under olies or that you and your spouse are ()(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or non-filing spouse \$
penalty of perjury that you and your spouse ar living apart for reasons that do not include evaporation the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses, overtimes a spouses own the same rental property. Alimony and maintenance payments. Do not include Column B is filled in. All amounts from any source which are regularly to of you or your dependents, including child support from an unmarried partner, members of your househo and roommates. Include regular contributions from a silled in. Do not include payments you listed on line 3. Net income from operating a business, profession, or far income from operating expenses Net monthly income from a business, profession, or far Net income from rental and other real property Gross receipts (before all deductions) Ordinary and necessary operating expenses	the lott Column A, lines 2-11; do it is legally separated under nonbarding the Means Test requirement all sources, derived during the 6 firmonth period would be March 1 firmonth period would be for ealth property in one column only. If you be payments from a spouse if the payments fro	not fill out Column B. ankruptcy law that appress. 11 U.S.C § 707(b) all months before you ough August 31. If the ar ade any income amount have nothing to report for Column A Debtor 1 \$ 2,739.93 \$ 0.00 \$ 0.00	By checking this box, you declare under olies or that you and your spouse are ()(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both or any line, write \$0 in the space. Column B Debtor 2 or non-filing spouse \$
penalty of perjury that you and your spouse ar living apart for reasons that do not include eva fill in the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 the 6 months, add the income for all 6 months and divide the to spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses own the same rental property, put the income from that spouses, overtimes a spouses own the same rental property. Alimony and maintenance payments. Do not include Column B is filled in. All amounts from any source which are regularly to fyou or your dependents, including child support from an unmarried partner, members of your househo and roommates. Include regular contributions from a silled in. Do not include payments you listed on line 3. Net income from operating a business, profession, or far Net income from rental and other real property Gross receipts (before all deductions)	the lott Column A, lines 2-11; do it is legally separated under nonbarding the Means Test requirement all sources, derived during the 6 firmonth period would be March 1 firmonth period would be for all the property in one column only. If you be payments from a spouse if the payment	not fill out Column B. ankruptcy law that appress. 11 U.S.C § 707(b) all months before you ough August 31. If the aude any income amount have nothing to report to Column A Debtor 1 \$ 2,739.93 \$ 0.00 \$ 0.00	By checking this box, you declare under olies or that you and your spouse are ()(7)(B). file this bankruptcy case. 11 U.S.C. § mount of your monthly income varied during more than once. For example, if both por any line, write \$0 in the space. Column B Debtor 2 or non-filling spouse \$

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 40 of 49

			Case nun	iber (if known)			
8. Unemployment compensation			Column , Debtor 1		Column Debtor :		
Do not enter the amount if you and				0.00	\$	a spouse	
Do not enter the amount if you contend that the a the Social Security Act. Instead, list it here: For you		enefit und	er		-		
Proceedings and the contract of the contract o	\$	0.00					
For your spouse	\$						
Pension or retirement income. Do not include a benefit under the Social Security Act.	any amount received that	was a	\$	0.00	•		
O. Income from all other sources not listed above Do not include any benefits received under the Screeived as a victim of a war crime, a crime again domestic terrorism. If necessary, list other source total below.	ocial Security Act or paym	nents			\$		
•			\$	0.00	\$		
			\$	0.00	\$		
Total amounts from separate pages, if an		+	\$	0.00	\$ \$		
Calculate your total current monthly income. A each column. Then add the total for Column A to the	dd lines 2 through 10 for	[7.00			
each column. Then add the total for Column A to the	he total for Column B.	\$	2,739.93	* s		= \$ 2,73	9.93
t 2: Determine Whether the Means Test Appli	ies to You	<u></u>		<u> </u>		Total current income	nonthly
. Calculate your current monthly income for the y	/ear. Follow these steps:						
12a. Copy your total current monthly income from li	ine 11		Com	llm = dd 1		Γ	
Multiply by 12 (the number of months in a year			Сору	line 11 he	re=>	\$2,73	9.93
12b. The result is your annual income for this part o						x 12	
					12b.	\$ 32,879	.16
Calculate the median family income that applies	to you Follow there at						
Fill in the state in which you live.		DS:					
www.mon you nve.	ME						
Fill in the number of people in your household.	1						
Fill in the median family income for your state and siz	ze of household.						
To find a list of applicable median income amounts, of for this form. This list may also be available at the ba		pecified in	the separate	instruction	13.	\$ 48,842	00
	nkruptcy clerk's office.		7 - 1	in loti dotion	3	L	
How do the lines compare?							
How do the lines compare? 14a. Line 12b is less than or equal to line 13. Go to Part 3.	On the top of page 1, che	eck box 1	, There is no	presumptio	n of abuse.		
How do the lines compare? 14a. Line 12b is less than or equal to line 13. Go to Part 3. Line 12b is more than line 13. On the top Go to Part 3 and fill out Form 122A-2.	On the top of page 1, che	eck box 1 The pres	, There is no umption of ab	presumption use is deter	n of abuse. rmined by F		
How do the lines compare? 14a. Line 12b is less than or equal to line 13. Go to Part 3. 14b. Line 12b is more than line 13. On the top Go to Part 3 and fill out Form 122A-2. Sign Below	On the top of page 1, che	The pres	umption of ab	use is dete	rmined by F		
How do the lines compare? 14a. Line 12b is less than or equal to line 13. Go to Part 3. 14b. Line 12b is more than line 13. On the top Go to Part 3 and fill out Form 122A-2. Sign Below	On the top of page 1, che	The pres	umption of ab	use is dete	rmined by F		
How do the lines compare? 14a. Line 12b is less than or equal to line 13. Go to Part 3. 14b. Line 12b is more than line 13. On the top Go to Part 3 and fill out Form 122A-2. Sign Below By signing here, I declare under penalty of perjure X Terrance Kelly	On the top of page 1, che	The pres	umption of ab	use is dete	rmined by F		-
How do the lines compare? 14a. Line 12b is less than or equal to line 13. Go to Part 3. 14b. Line 12b is more than line 13. On the top Go to Part 3 and fill out Form 122A-2. Sign Below By signing here, I declare under penalty of perjunctions of the penalty of penalty of perjunctions of the penalty of pena	On the top of page 1, che	The pres	umption of ab	use is dete	rmined by F		
How do the lines compare? 14a. Line 12b is less than or equal to line 13. Go to Part 3. 14b. Line 12b is more than line 13. On the top Go to Part 3 and fill out Form 122A-2. Sign Below By signing here, I declare under penalty of perjunct X Terrance Kelly Signature of Debtor 1 Date 9/25/20/7 MM / DD / YYYYY	On the top of page 1, chest of page 1, chest of page 1, check box 2, by that the information on	The pres	umption of ab	use is dete	rmined by F		
How do the lines compare? 14a. Line 12b is less than or equal to line 13. Go to Part 3. 4b. Line 12b is more than line 13. On the top Go to Part 3 and fill out Form 122A-2. Sign Below By signing here, I declare under penalty of perjurence in the penalty of penalty o	On the top of page 1, che of page 1, check box 2, ry that the information on	The pres	umption of ab	use is dete	rmined by F		

Case 17-29943-JKS Filed 10/02/17 Entered 10/02/17 11:28:19 Doc 1 Page 41 of 49 Petition

Debtor 1	Terrance Kelly	_	
		Case number (if known)	
		,	

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 03/01/2017 to 08/31/2017.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Paystub

Year-to-Date Income:

Starting Year-to-Date Income: \$4,572.75 from check dated Ending Year-to-Date Income: \$21,012.35 from check dated 8/31/2017 .

Income for six-month period (Ending-Starting): \$16,439.60.

Average Monthly Income: \$2,739.93.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the Chapter 7 Means Test Calculation (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the Means Test, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called exempt property. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on Schedule C: The Property You Claim as Exempt (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
<u>+</u>	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	<u>\$7</u> 5	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans.

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditBankruptcyRe

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-29943-JKS Doc 1 Filed 10/02/17 Entered 10/02/17 11:28:19 Desc Petition Page 46 of 49

B2030 (Form 2030) (12/15)

United States Bankruptcy Court District of New Jersey

T.	.		District of New Jerse	y	
17	n re Terrance K	elly		Case No.	
			Debtor(s)	Chapter	7
	D	ISCLOSURE OF C	OMPENSATION OF A TOTAL	100	
1.	Pursuant to 11 II	S.C. 8.220()	OMPENSATION OF ATT	ORNEY FOR DE	BTOR(S)
	compensation paid be rendered on bel	s.c. § 329(a) and Fed. Bank to me within one year befonalf of the debtor(s) in conte	tr. P. 2016(b), I certify that I am the at the filing of the petition in bankrup	torney for the above nam tcy, or agreed to be paid t	ed debtow(a) and it
	-6 001 1	1005, I Have agreed to accen	†		0.00
		ing of this statement I have	received	\$	0.00
	Balance Due			\$	0.00
	The source of the c	ompensation paid to me wa	s:		0.00
	☐ Debtor	Other (specify):	Pro Bono		
	The source of comp	pensation to be paid to me is	:		
	☐ Debtor	Other (specify):	Pro Bono		
	■ I have not agree	ed to share the above-disclos	sed compensation with any other perso		
	—		the compensation with any other person	on unless they are member	rs and associates of my law fi
	- I have agreed to	Share the above displaced.	compensation with a person or persons of the names of the people sharing in the		
	In return for the abo	ve-disclosed fee, I have agr	eed to render legal service for all aspe	cts of the bankruntey case	eu.
	4. Auguvsis of the o	Phint's tinancial air			, merading.
	 reparation and t Representation of 	tling of any petition, schedu	nd rendering advice to the debtor in de iles, statement of affairs and plan which	the may be required:	a petition in bankruptcy;
	 Other provisions 	as needed]	recentors and confirmation hearing,	and any adjourned hearing	s thereof:
	negotiatio	ns with secured aredia.	· · · · · · · · · · · · · · · · · · ·		
	022(1)(2)(A	for avoidance of liens	on household goods.	Tana ming of motions	eparation and filing of s pursuant to 11 USC
]	By agreement with th	e debtor(s), the above-discle	osed fee does not include the followin		
	Represent	ation of the debtors in a	osed fee does not include the followin iny dischargeability actions, jud	g service: icial lien avoidances	malia££
	any other a	uversary proceeding.	,, juu	The state of the s	renet from stay actions of
T	nartification of		CERTIFICATION		
ba	inkruptcy proceeding	oing is a complete statemen	t of any agreement or arrangement for	payment to mafor repres	Contation - Cal
	9177	1200	A111	i de la	sentation of the debtor(s) in
Da	1/00	12017	/4/_	$\mathcal{A}\mathcal{M}$	
Du	ie (,	Gary H Glannant	nio, Esq. 027892091	
			Signature of Attorne	ν Ι/	
			Giannantonio & R	oth, LLC	
			Haokensack, N.J.∩	7601	
			201-853-0100 Fax	c: 201-968-1788	
			Name of law firm		

United States Bankruptcy Court District of New Jersey

In re	Terrance Kelly	and the working		
		Debtor(s)	Case No. Chapter	7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: 9/25/2017

Terrance Kelly
Signature of Debtor

Ace Credit Card 123999 Main Street Flushing, NY 11101

Advantage Assets Inc. 7322 Southwest Freeway Suite 1600 Houston, TX 77074

Allied Interstate, LLC PO Box 361445 Columbus, OH 43236

Bank Of America PO. Box 982238 El Paso, TX 79998

Beta Stores c/o New century Financial Services 2 Ridgedale Avenue Cedar Knolls, NJ 07927

Chase Bank c/o New Century Financial Service Pressler And Pressler 7 Entin Road Parsippany, NJ 07054

Credit One Bank PO.Box 98873 Las Vegas, NV 89193

Finger Hut c/o Allied Interstate PO Box 361477 Columbus, OH 43236

Home Visions 1112 7th Avenue Monroe, WI 53566

Jefferson Capital Systems LLC

Lyons Doughty And Veldhuis 136 Gaither Drive Suite 100 Mount Laurel, NJ 08054

Pressler And Pressler 7 Entin Road Parsippany, NJ 07054

Target National Bank c/o Lyons Doughty and Veldhuis 136 Gaither Drive Suite 100 Mount Laurel, NJ 08054

Wells Fargo c/o Midland Funding 2365 Northside Drive Suite 300 San Diego, CA 92108